

JAMES D. DEROUIN

16552 Coving Dr.

Clinton Twp, MI 48038

12304 Glovers Lake.Rd; Manistee, Bear Lake, MI.

Phone (313) 538-1706...FAX....

CASE NUMBER 1: 12-bk-12032 New York Southern Bankruptcy Court

case# 12-12020

claim# 4750

Claimants / Defendants

James David Derouin

Deborah Lee Derouin

Mortgage Account Number 065598769

GMAC Law Firm Acc. Number 190-FTW-195

Proof of claim

Proof of criminal acts that the claimants objections; being harassed by GMAC through their law firm Orlans. The note. Giving their full address.

1. Wayne country prosecutor Kim worthy's letter asking for criminal content chargers against GMAC Orlans law firm of coarse with Wayne county having no money and/or Jurisdiction.

RECEIVED

AUG 15 2013

KURTZMAN CARSON CONSULTANTS

2. Gmac and their law firm Orlans and these criminal acts must send to the US Attorney General's office and should be investigated.

3. For false accounting with false fillings, knowingly with false filing statements to include Orlan's law firm filing federal documents with Judge Wirth without serving those federal documents, Judge Martin Glen orders to the defendants.

4. The hard proof of criminal acts and false filing. Gmac was paid by the defendants, through the defendant federal bankruptcy. When they are claiming \$13,000 in arrears.

Please see all documents attached for the following criminal acts to include but not limited to:

Getting a false sheriff deed without notifying the defendants by filing false documents

Filing with another person's bankruptcy file.

Very Truly Yours,

James David Derouin

case# 12-12020

claim# 4750

ResCap claims

c/o KCC

2335 Alask ave

El Segundo, CA 90245



KYM L. WORTHY
PROSECUTING ATTORNEY

COUNTY OF WAYNE
OFFICE OF THE PROSECUTING ATTORNEY
DETROIT, MICHIGAN

1200 FRANK MURPHY HALL OF JUSTICE
1441 ST. ANTOINE STREET
DETROIT, MICHIGAN 48226-2302

TEL: (313) 224-5777
FAX: (313) 224-0974

RICHARD P. HATHAWAY
CHIEF ASSISTANT

DONN FRESARD
CHIEF OF STAFF

January 25, 2013

James David Derouin
17690 Norborne
Redford, Michigan 48240

Dear Mr. Derouin,

Your letter dated January 18, 2013, and enclosures totaling 80 pages was received and reviewed.

The material indicates that you are a defendant in Michigan's 17th District Court (civil case no. 1256448 LT). You believe that a false payment history was filed by the plaintiff as part of the pre-trial proceedings in a foreclosure action and that this constitutes a criminal act.

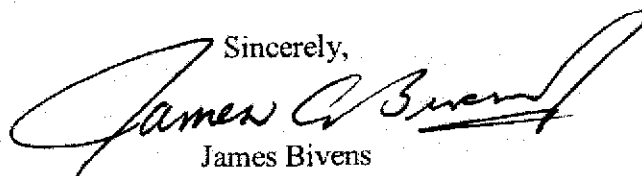
In response, please understand that in matters of this type a complaint and subsequent police investigation by a police agency is necessary before the Wayne County Prosecutor's Office will review the allegations. Our investigative staff is not funded to investigate allegations of this type.

On the other hand a quicker solution may be to ask the Judge to initiate a "criminal contempt" charge against the alleged offender.

Finally, please note that criminal charges brought by the Wayne County Prosecutor's Office must be proven "beyond a reasonable doubt" to a unanimous jury. On the other hand, "civil" cases and contempt of court cases only require "a preponderance of the evidence"; a much less burdensome hurdle. If you believe that a false allegation harmed you, consultation with an attorney may help you decide whether it merits further legal action.

Hopefully this information will be useful as you litigate your case in the 17th District Court.

Sincerely,


James Bivens
Chief of Investigations



PRINTED ON
RECYCLED PAPER

FEDERAL BANKRUPTCY JUDGE MARTIN GLENN
CASE NUMBER 1: 12-bk-12032 New York Southern Bankruptcy Court

PROOF OF CLAIM ORDER, CHAPTER 11 BANKRUTCY
GMAC, DITEC and RECAP

Claimants / Defendants

James David Derouin

Deborah Lee Derouin

Mortgage Account Number 065598769

GMAC Law Firm Acc. Number 190-FTW-195

I must notify this Federal Court that this Case is still in State Court.
State of Michigan 17th Judicial District Court Case No. 1256448 LT
Judge Charlotte L. Wirth “Eviction Hearing is still ongoing”
Therefore, James D. Derouin and Deborah L. Derouin Filed their Motions
with this State Court and now Filed it as PROOF OF CLAIM GMAC Recap
But not Limited to only these Motions and Arguments at this time.
Discover Period. ***The said court documents are attached to Proof of Claim***

PROOF OF CLAIM FORM, CHAPTER 11 FEDERAL BANKRUTCY

NOW COMES Claimants, JAMES DAVID DEROUIN and DEBORAH LEE DEROUIN, and moves this Honorable Court to have the *Defendants*, GMAC RESCAP, CHRISTINE M. RICHTER, ORLANS ASSOCIATES, PC show ***JUST CAUSE*** in the foreclosure, seizer, sale and eviction of the property in Redford Township, Michigan, described as the Lot Number 8 of Otis Acres Subdivision, a part of the East ½ section 7, Tract 1 North, Range 10 East, Redford Township, Wayne County, Michigan, as recorded in Liber 72, page of Plats Wayne County Records, Tax# 79-010-03-0058-000 cka 17690 Norborne, Redford Twp. Michigan 48240. Further the Claimants contest to the unlawful Seizer and Sale of this property in February of 2012, when GMAC was getting paid from Bankruptcy Court, with the GMAC letter stating they have received no monies since June of 2011. Thus granting GMAC ORLANS the foreclosure seizer and sale of the said property unlawfully. When the hard evidence, payment statements from the Bankruptcy Trustee proves GMAC last payment was made in January of 2012. Thus making the eviction hearing also unlawful. There were no more GMAC Lawful Arrears, for monies.

Now the Claimants just received a letter from GMAC ResCap October 01, 2012

That GMAC is in Bankruptcy Chapter 11. “Proof of Claim Document” .

Document Exhibit A1 A2

For the Claimants MOTION, and arguments, states as follows

1. GMAC November 17, 2011 letter states "No Payments" monies since June, of 2011 which granted GMAC Orlans the Foreclosure, Seizer, and Sale in February of 2012 of the foregoing property mentioned. CKA 1790 Norborne Redford Twp. Michigan. Using a False Statement for the Foreclosure, Seizer, and Sale in February of 2012.

Also Granting GMAC with Orlans and now the Federal Agency HUD, the tax payers paying about \$93,000 sight unseen with this Eviction Hearing is a new chapter of thee unbelievable, Bankers setting the prices way above the values.

Document Exhibit: A. GMAC November 17, 2011 Letter.

2. The Claimants Letters dated December 07, 2011 with repeated updating and faxing, asking, then demanding that GMAC responds to their letter, that GMAC has received no monies since June 2011 and demanding about \$6,200 when GMAC received about \$32,995.07 from Bankruptcy. That forgoing letter was mailed to GMAC and faxed to the forgoing parties:

Bankruptcy Trustee Krispen Carroll, Governor Snyder, Attorney General Schuette, U.S. Senator Carl Levin and many other parties, to include GMAC Personal Law Firm Faxing GMAC Personal Law Firm everyday after I taped the calls to GMAC in December of 2011. Document Exhibit: B. Claimants December 07, 2011 Letters

3. The Trustee of Chapter 13th Letter dated: 04/26/2012, Trustee Summary of Trustee's final report and account in Chapter 13th.proving that GMAC accepted payments on the date of 1/5/2012. (not to include all of the escrow). Then proceed to sell the house on 2/23/2012 thus violating time limitations. With out response and notice to the Claimants

. Exhibit: C Claimants letters

4. GMAC along with the "No Payments of June 2011 Letter" also removed, took all the Escrow Monies, about three thousands dollars, for property taxes and insurance.
5. Claimants MOTION, that for all thee unlawful removal of all the Escrow Monies must be returned to Claimants, that was taken while in Bankruptcy Chapter 13.
6. The property was not legally assessed. As proof of FBI investigations of 2004-05 The hard evidence still stands at 17690, appraised at over \$30k plus for GMAC.
7. The Mortgage was rushed and pushed without the proper documents, try hard for a more Sub-prime Mortgage. Trying to get us to Borrow more monies, now we all know why. ***Probate Mortgage without a Probate Judge. I Taped GMAC Calls***

Exhibit: D Taped GMAC Calls on CD.

8. Asking this Honorable Court to Adjudge and Decree that all Defendants in this case turn over all documents to include the ones their lawyers don't want in court. For GMAC has repeatedly refused to answer the demands of the Claimants, to include GMAC Personal Law Firm. File Number 190-FTW-195

That being said and the very late GMAC letter of October 01, 2012, the Claimants make the MOTION that they are not limit to just the forging MOTION at this time, until all the Discovery of Documents come forth. For there are many other noted website and other violations of robo signing, electronic filing, ect: thus the "Denial of Due Process of Law"

Discover Period and Amendments to the Motions Filed in State Court

NOW AT THIS TIME the Claimants / Defendants are adding the following Motions, Statements and Arguments, had to wait for the State Pretrial Hearing of Oct. 29, 2012

9. GMC Law Firm, Lawyers received a Sheriff's Deed without a Wayne County Circuit

Court Judge. Thus **Denied** the *Claimants / Defendants* their legal rights to a hearing,
*Therefore Denied Claimants / Defendants their legal rights to any counterclaims
against GMAC for using False Documents, Statements, False Accounting,
Overcharging Penalties and Fees, Cost and other Misc. Fees. Not to include
the removal of at least \$3,447.06 of Escrow Monies while in Bankruptcy Court.
Violating "Time Limit Laws" Not wanting to False File a Circuit Court Hearing.
So this is why GMAC is in Chapter 11 Federal Bankruptcy and was so at this time,
to get Federal Protection on GMAC Unlawfulness and avoid further investigations.*

Which granted GMAC Orlans the Foreclosure, Seizer, and Sale in February of 2012
of the foregoing property mentioned. CKA 1790 Norborne Redford Twp. Michigan.

Using a False Statements for the Foreclosure, Seizer, and Sale in February of 2012.

Not complying with Michigan Advertisement Foreclosure nor Federal Foreclosure
Laws. In this case, the Mortgage Laws are jurisdiction of the Federal Government.

The State of Michigan has no jurisdiction over the State of California in which the
Mortgage took place. Nor did the Sheriff post a foreclosure notice to the house, Not
giving the defendant amply time to argue the case provided by law. Let this case be
Heard in Federal Court. *Motions, complaints and evidence, have now been filed.*

Even the State of Michigan can not do a Foreclosure, Seizer, without a Show Cause
Hearing and Circuit Court Hearing in Order to get a Sheriff Deed. *Judge Signed.*

Lawyers Major Problems, they have to get *Judges* to go along with these dirty deed
works, false filings, foreclosure, seizer, *and to order thee evictions*, thereof.

So, this is why GMAC and their Personal Law Firms refused to respond to the said
Claimants / Defendants letters, with hard evidence, faxing everyday since Dec. 2011
Why, so GMAC could received about \$93 thousand dollars from HUD the Taxpayers.

When GMAC RECAP knows the Mortgage Values for the Midwest are still falling hard, Redford Home values are about 25k and still have room to fall 5 to 15 percent. GM know the prices in Detroit and would be a fool not to slam dunk these properties. This case is clearly about Mortgage CDO's and Derivatives and can not be sold to Investors anymore, and the hard need to get rid of **toxic bank assets. Toxic Fraud. Therefore GMAC, ORLANS ASSOCIATES, PC GMAC's Lawyers knowingly Acted in Fraud in the Sale of the said property to HUD, overcharging the People, Taxpayers. Bankers proving again and again over valuing, over charging monies, even when fined millions of dollars by the Government for such Fraud Acts. There is tons of monies to be made by Bankers and Lawyers willing to do fraud deeds.**

Federal Insurance Fraud, you can only claim your true losses, in this Fraud Case.

Exhibit: D Map of Redford properties under water, about 130k to 25k in dropped value.

10. **Therefore Claimants / Defendants will be Filling their Motions in thee ongoing State Court Eviction Hearing, in November 2012, to Remove the Eviction Hearing at this time. Until the Federal Bankruptcy Court Ordered Proof of Claim can be Heard. For ORLANS ASSOCIATES, PC GMAC's Lawyers now HUD's have also Refused to answer the Motions and Arguments Filed on October 5th 2012. in this said State Court in writing, not Filed and Served upon the Claimants/ Defendants for a Pretrial Hearing on October 29, 2012. Also there is No Doubt that the Claimants/ Defendants did not received the Federal Bankruptcy Court Ordered Proof of Claim Letter until October 2012 for Claimants/ Defendants where to be Evicted in September 2012. Not wanting the Claimants/ Defendants with no other Options but the Federal Bankruptcy Court Ordered Proof of Claim. When GMAC ReCap and ORLANS ASSOCIATES, PC GMAC's Lawyers and all GMAC lawyers Knew GMAC ReCap were already in Federal Bankruptcy Protection. So there is No Doubt Why GMAC and their Lawyers were Not Responding to all the Claims, Calls, Letters with Hard Evidence, Faxing everyday since December 2011 by the Claimants / Defendants . With GMAC and now HUD ORLANS ASSOCIATES, PC Refused to answer the Motions and Arguments Filed on October 5th 2012. in the said State Court in writing, not Filed and Served upon the Claimants/ Defendants**

PROOF OF CLAIM ORDER, CHAPTER 11 BANKRUTCY
GMAC, DITEC and RECAP

Claimants:

James David Derouin

Deborah Lee Derouin

Mortgage Account Number 065598769

GMAC Law Firm Acc. Number 190-FTW-195

The Claimants: James David Derouin and Deborah Lee Derouin Claims
for Damages are as now stated as the following Claims.

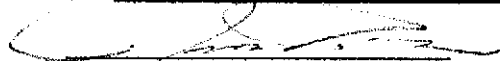
1. Since GMAC have already been Paid for the Full Price of the stated Mortgage /HUD and not knowing about any investors who have been "Taken" on these Mortgage CDO's and Derivatives on this Property.
2. The Claimants Claim the amount of Monies that GMAC have already Received from Claimants on the said Mortgage about \$58,195.07
Not to include others Legal Damages, Lawyer legal aid fees, stress and hardship, moving expenses just to mention a few examples. \$1330.00
Property Insurance paid by the Claimants for 2012 for GMAC, HUD.
For the Claimant have not owned this property since 2/23/12
3. Claimant James David Derouin has been in this property house/ home
Since the 1950's and Deborah Lee Derouin wife, has been in this home
Since 1984 raising two children fighting this case with their Parents.

Not totally understanding and believing...

This story of Greed and Fraud and the Bankers knew what they were doing

I must add their partners and lawyers, not to mention government officials.

4. Claimants/ Defendants will not accept a Judge Signed Eviction in any Settlement.



James David Derouin

Dated: 8-14-2013



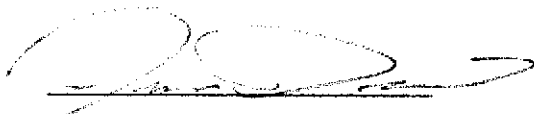
Deborah Lee Derouin

Dated: 8-14-2013

for a Pretrial Hearing on October 29, 2012. But not limited to just those Motions at this time, for Discovery is ongoing, and then must be Filed with all Mortgage and Deed Fraud Task Forces, Federal and State Attorney Generals also the DOJ.

11. Claimants/ Defendants also state the Motion and Argue that the Jurisdiction in this Case are now Legally in Federal Court, for any Counter Claims against GMAC and all Counter Parties to include Lawyers and ORLANS ASSOCIATES, PC have been totally removed in this ongoing State Court Eviction Hearing. Also Motion that the Claimants/ Defendants have the Legal Rights to stay in the forgoing property Stated without Bond, Escrows until a Settlement can be reached in the ongoing Federal Bankruptcy Court Ordered "Proof of Claim Documents" Claimants/ Defendants state at this time, that the Claimants/ Defendants will not accept a Judge Signed Eviction in any Settlement.

WHEREFORE James D. Derouin and Deborah L. Derouin in Pro-Per, Prays that this Honorable Court Adjudge and Decree that the said above property, be withheld from eviction and granted a freeze. Until thee investigations of all documents can take place. In the name of Justice, Due process of law and granted a Fair Trial or Settlement allowing the ***Claimants/ Defendants*** their day in this said Federal Court.



James David Derouin

Dated: 8-14-2013



Deborah Lee Derouin

Dated: 8-14-2013

STATE OF MICHIGAN
IN THE 17TH JUDICIAL DISTRICT COURT

THE FEDERAL HOME LOAN
MORTGAGE CORPORATION,

Plaintiff,

Case No. 1256448 LT

Hon. Charlotte L. Wirth

v.

JAMES D. DEROUIN,
DEBORAH L. DEROUIN,
And all other occupants
17690 Norborne
Redford, MI 48240

Defendants.

ORLANS ASSOCIATES, P.C.
By: Elizabeth M. Messing (P70667)
Attorneys for Plaintiff
P.O. Box 5041
Troy, MI 48007
(248) 502-1360

James David Derouin
Deborah Lee Derouin
Defendants in pro per
17690 Norborne
Redford, MI 48240

PLAINTIFF'S WITNESS AND EXHIBIT LISTS

NOW COMES Plaintiff, The Federal Home Loan Mortgage Corporation ("Freddie Mac" or "Plaintiff"), by and through its attorneys, Orleans Associates, P.C., and for its list of Witnesses/Exhibits submits the following:

WITNESS LIST

1. Any and all current or former employees of and/or Keeper of Records for all parties to this action.
2. All individuals who are a party to this action.
3. Any and all witnesses listed on any other parties' Witness List.

ORLANDS

ORLANDS
PO Box 5041
Troy, Michigan 48007-5041
P 248-502-1400 F 248-502-1401
www.orlands.com

December 10, 2012

Clerk of the Court
17th District Court
15111 Beech Daly
Redford, MI 48239

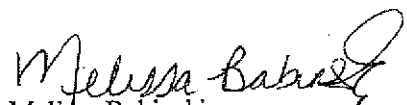
Re: FHLMC v. DEROUIN AND ALL OTHER OCCUPANTS
Case No. 1256448-LT
Our File No. 280.6775

Dear Clerk:

Please find enclosed Plaintiff's Witness and Exhibit Lists and Proof of Service in regard to the above reference matter. Please file in your usual manner and return a filed copy in the enclosed self-addressed stamped envelope.

Thank you for your attention to this matter. If you have any further questions or concerns please feel free to contact our office.

Very truly yours,


Melissa Babinski
Paralegal to Elizabeth M. Messing

Enclosures

cc: James David Derouin ✓
Deborah Lee Derouin

STATE OF MICHIGAN
IN THE 17TH JUDICIAL DISTRICT COURT

THE FEDERAL HOME LOAN
MORTGAGE CORPORATION,

Plaintiff,

Case No. 1256448 LT

Hon. Charlotte L. Wirth

v.

JAMES D. DEROUIN,
DEBORAH L. DEROUIN,
And all other occupants
17690 Norborne
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Defendants.

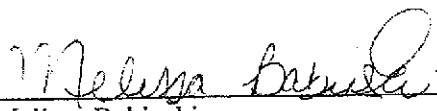
ORLANS ASSOCIATES, P.C.
By: Elizabeth M. Messing (P70667)
Attorneys for Plaintiff
P.O. Box 5041
Troy, MI 48007
(248) 502-1360

James David Derouin
Deborah Lee Derouin
Defendants in pro per
17690 Norborne
Redford, MI 48240

PROOF OF SERVICE

The undersigned certifies that Plaintiff's Answer to Defendants' Reasonable Requests for Documents, Evidence, Information, Names, Dates, And Any Other Material Having Potential Evidentiary Value to Plaintiff and this Proof of Service were served upon the Defendants, James D. Derouin and Deborah L. Derouin by mailing the same to them at their respective addresses as disclosed by the pleadings of record herein, with first-class postage fully prepaid thereon, on January 3, 2013, at Troy, Michigan.

I declare under the penalty of perjury that the above statement is true to the best of my information, knowledge and belief.



Melissa Babinski

**REASONABLE REQUESTS FOR DOCUMENTS, EVIDENCE, INFORMATION,
NAMES DATES, AND ANY OTHER MATERIAL HAVING POTENTIAL
EVIDENTIARY VALUE**

1. Furthermore the Defendants now must serious request all writings, documents and Evidence, that Orlans Lawyers for GMAC have received from GMAC with the Defendants Names on them, and any other material having potential evidentiary value.

ANSWER: Plaintiff respectfully objects to this request as it seeks information that is protected by the attorney-client privilege and is overly broad, unduly burdensome and seeks information that is and unlikely to lead to discoverable information. As discovery continues or new information is obtained, Plaintiff reserves the right to amend, modify, withdraw or supplement this Response based upon result of further discovery and/or investigation and as permitted under the Michigan Court Rules which related to the supplementation of discovery.

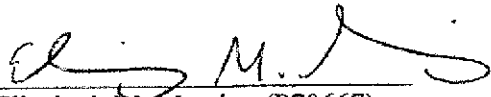
2. Is it Orlans intent to have that Filed Motion for a Hearing without a Hearing Date before the next Ordered Action in this Court, the Settlement Conference signed by Judge Wirth, for 2/4/13 at 9:15am.

ANSWER: Plaintiff respectfully objects to this request as it is unclear as to what is being asked. Plaintiff reserves the right to amend, modify, withdraw or supplement this Response based upon result of further discovery and/or investigation and as permitted under the Michigan Court Rules which related to the supplementation of discovery.

Respectfully submitted,

ORLANS ASSOCIATES, P.C.

Dated: January 3, 2013


Elizabeth M. Messing (P70667)
Attorneys for Plaintiff
P.O. Box 5041
Troy, MI 48007
(248) 502-1360

8. Plaintiff objects to the request to the extent that it calls for information in which third parties may have a legitimate right or expectation of privacy pursuant to Michigan Statutes. Plaintiff will not provide such information.

9. Plaintiff objects to the request to the extent it calls for information protected from disclosure by the attorney-client privilege, the attorney work-product doctrine, applicable regulatory privileges, or any other privilege. Plaintiff will not produce any such information.

10. Plaintiff objects to the request as unduly burdensome and harassing to the extent that it calls for information equally, available or available by lesser intrusive means, to the Defendants.

11. Plaintiff objects to the request to the extent that it calls for information that is neither relevant nor reasonably calculated to lead to the discovery of admissible evidence in this action.

12. Plaintiff objects to the request of trial preparation materials and information prepared in anticipation of litigation or trial by or on behalf of Plaintiff without the showing required by MCR 2.302(B)(3)(a) and to the extent Discovery requests seek disclosure of mental impressions, conclusions, or legal theories of the attorney or other representatives of Plaintiff concerning litigation.

13. Plaintiff incorporates these general objections into each response herein as if fully set forth. Without waiving any of the foregoing objections, all of which are incorporated by reference in the responses below, Plaintiff specifically responds to the requests as follows:

C. All rights to object on any ground to any further request or any other discovery request involving or related to the requests in Defendants' requests; and

D. All rights to object on any ground to any other discovery request involving or related to any of the information requested in Defendants' Interrogatories.

3. Defendants' use of the word "documents" is overbroad, over-extensive, unduly burdensome, unreasonably cumulative and oppressive. Further, the use of this term seeks information or identification of information so broad as to compromise or defeat rights under the attorney/client privilege or work-product doctrine or other applicable privilege or doctrine.

4. Plaintiff's Response to Defendants' Interrogatories is based upon information presently known and reasonably available to Plaintiff. As discovery is continuing or new information is obtained, Plaintiff reserves the right to amend, modify, withdraw or supplement these Responses based upon result of further discovery and/or investigation and as permitted under the Michigan Court Rules which relate to the supplementation of discovery.

5. Plaintiff objects to the breadth of certain of Defendants' Interrogatories as vague insofar as they seek the identity or production of, for example, "any" or "all" information, as Plaintiff may not know of "any" or "all" – or have access to-said information.

6. Subject to each and every general objection and each and every specific objection stated herein, Plaintiff responds to the requests as set forth below. Plaintiff's statements in response to the requests shall not be construed to be a waiver of any of the general or the specific objections interposed herein.

7. Plaintiff objects to the request to the extent that it seeks confidential, private or proprietary business information.

insufficient opportunity to review all documents, interview all personnel, and otherwise obtain information which may prove relevant in this case, including, without limitation, through discovery of Defendants, third parties, or both. Consequently, Plaintiff's response is based upon information now known to Plaintiff which Plaintiff believes to be relevant to the subject matter covered by Defendants' interrogatories and request for production of documents. In the future, Plaintiff may acquire additional information or discover information currently in its possession that bears upon Defendants' request and Plaintiff's responses instant. Plaintiff reserves the right to supplement its responses Defendants' First Interrogatories and Request for Production to Plaintiff. Furthermore, Plaintiff reserves the right to: (a) make subsequent revisions or amendments to this response based upon any information, evidence, documents, facts and things which hereafter may be discovered, or the relevance of which may be hereafter discovered; and (b) produce, introduce or rely on additional or subsequently acquired or discovered writings, evidence and information at trial or in any pretrial proceedings held herein. Plaintiff incorporates this preliminary statement into each response herein as if fully set forth.

GENERAL OBJECTIONS

Plaintiff object to Defendants' Discovery Requests for the following reasons:

1. Defendants' Interrogatories are unduly burdensome, oppressive, unreasonably cumulative, duplicative, overbroad and/or seek information which is not directed to discovery of admissible evidence or information which may lead to admissible evidence. Furthermore, the Interrogatories seek information or identification of information so broad as to compromise or defeat rights under the attorney/client privilege, the work product doctrine, and potentially other applicable privileges and doctrines.

2. In providing this Response to Defendants' Interrogatories, Plaintiff does not in any manner waive or intend to waive, but rather intends to preserve and is preserving:

A. All objections as to competency, relevancy, materiality and admissibility;

B. All rights to object on any ground to the use of any response or document produced herein in any subsequent proceeding, including the trial of this or any other action;

STATE OF MICHIGAN
IN THE 17TH JUDICIAL DISTRICT COURT

THE FEDERAL HOME LOAN
MORTGAGE CORPORATION,

Plaintiff,

Case No. 1256448 LT

Hon. Charlotte L. Wirth

v.

JAMES D. DEROUIN,
DEBORAH L. DEROUIN,
And all other occupants
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By: Elizabeth M. Messing (P70667)
Attorneys for Plaintiff
P.O. Box 5041
Troy, MI 48007
(248) 502-1360

James David Derouin
Deborah Lee Derouin
Defendants in pro per
17690 Norborne
Redford, MI 48240

**PLAINTIFF'S ANSWER TO DEFENDANTS' REASONABLE REQUESTS FOR
DOCUMENTS, EVIDENCE, INFORMATION, NAMES DATES, AND ANY OTHER
MATERIAL HAVING POTENTIAL EVIDENTIARY VALUE TO PLAINTIFF**

NOW COMES Plaintiff, The Federal Loan Mortgage Corporation, by and through its attorneys, Orlans Associates, P.C. and for its Answer to Defendants' Reasonable Requests for Documents, Evidence, Information, Names Dates, and any other Material Having Potential Evidentiary Value to Plaintiff, states as follows:

PRELIMINARY STATEMENT

Plaintiff's response to these requests is based upon its investigation conducted during the time available since service of the requests. As of the date of this response, Plaintiff has had

REPRESENTATION OF PRINTED DOCUMENT



Important Notice: In accordance with RESPA requirements, this notice is being sent as a separate document to the borrower at the time of the closing of the loan.

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER
PROPERTY ADDRESS:
17690 NORBORNE
REDFORD MI 48240
ANALYSIS DATE: MARCH 03, 2011

48240-2240-115-003
DEBORAH L DEROUIN
JAMES D DEROUIN
17690 NORBORNE
REDFORD MI 48240-2247

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

SECTION I	DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S)	AMOUNT(S) USED
814/10/28/11	GENEXINSURANCE	SEPTEMBER 2011	888.86	888.86
	TOTAL ANNUAL DISBURSEMENTS:		1,438.87	1,438.87
	TOTAL ESCROW PAYMENT:			1,947.88

The amounts above are based on the estimate previously provided or the amount last disbursed.

New Payment Amount:	New Prior Analysis	SEP 30
New Payment Effective:		JUNE 01, 2011
New Scheduled Analysis:		JUNE 01, 2011
Payment change:		
Escrow	100.01	900.00
Total	100.01	900.00
Principal/Interest	100.01	900.00
Escrow	100.01	900.00
Total Payment	200.02	1,800.00

For details about the difference between the old and new payment amounts, please refer to the "ESTIMATED AMOUNTS OF NEXT DISBURSEMENT AND AMOUNT(S) USED IN ESCROW ANALYSIS" column listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company. To reach our Insurance Department call: 1-800-265-9962.

If you are utilizing a third-party escrow company, please notify your escrow company to make payments on your behalf.



THIS IS NOT A CHECK

Account Number	Surplus Amount
	1,002.81

INTERNET REPRINT

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT

In re:

Deborah L. Derouin
James L. Derouin

Debtors

Chapter 13
Case No. 08-70841
Honorable Steven W. Rhodes

NOTICE OF PAYMENT CHANGE

Please take notice that Orleans Associates, P.C. has been retained as Attorney for Creditor, GMAC Mortgage, LLC.

Please be advised that the mortgage payment in the above referenced case regarding property 17690 Norborne, Redford, MI 48240 has changed to:

\$689.80 effective with the June 1, 2011 payment

Please update the records accordingly.

Respectfully Submitted,

By: /s/ Heather M. Dickow, Esq. P64757
/s/ Heather D. McGovern, Esq. P99393
/s/ Elizabeth M. Aboud-Carroll, Esq. P46304
Orleans Associates, P.C.
Attorneys for Movant
PO Box 5041
Troy, MI 48067-5041

Date: April 7, 2011

Email: Hdickow@orleans.com
File Number: 280.6775

ΟΡΓΑΝΙΣΜΟΣ

ACCOUNT NUMBER:
6.CB7.57 *

Current Economic Balance: 5,402,13-

Experiments to follow	See also	See also	See also
1. 10/10	10/10	10/10	10/10
2. 10/10	10/10	10/10	10/10
3. 10/10	10/10	10/10	10/10
4. 10/10	10/10	10/10	10/10
5. 10/10	10/10	10/10	10/10
6. 10/10	10/10	10/10	10/10
7. 10/10	10/10	10/10	10/10
8. 10/10	10/10	10/10	10/10
9. 10/10	10/10	10/10	10/10
10. 10/10	10/10	10/10	10/10

SURPLUS	1,007.91
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ESCROW ACCOUNT ACTIVITY (JUNE 01, 2010 - MAY 31, 2011)

DATE	IN	PREV BAL	BALANCE	IN	ACTUAL	ACTUAL
		AMOUNT		AMOUNT		AMOUNT
02/01/70	PAYMENT	18.57	23.33	PAYMENT	23.33	7.00
02/01/70	PAYMENT	18.57	41.90	PAYMENT	41.90	21.00
02/01/70	PAYMENT	18.57	60.47	PAYMENT	60.47	39.00
02/01/70	PAYMENT	18.57	79.04	PAYMENT	79.04	57.00
02/01/70	PAYMENT	18.57	97.61	PAYMENT	97.61	75.00
02/01/70	PAYMENT	18.57	116.18	PAYMENT	116.18	93.00
02/01/70	PAYMENT	18.57	134.75	PAYMENT	134.75	111.00
02/01/70	PAYMENT	18.57	153.32	PAYMENT	153.32	129.00
02/01/70	PAYMENT	18.57	171.89	PAYMENT	171.89	147.00
02/01/70	PAYMENT	18.57	190.46	PAYMENT	190.46	165.00
02/01/70	PAYMENT	18.57	209.03	PAYMENT	209.03	183.00
02/01/70	PAYMENT	18.57	227.60	PAYMENT	227.60	201.00
02/01/70	PAYMENT	18.57	246.17	PAYMENT	246.17	219.00
02/01/70	PAYMENT	18.57	264.74	PAYMENT	264.74	237.00
02/01/70	PAYMENT	18.57	283.31	PAYMENT	283.31	255.00
02/01/70	PAYMENT	18.57	301.88	PAYMENT	301.88	273.00
02/01/70	PAYMENT	18.57	320.45	PAYMENT	320.45	291.00
02/01/70	PAYMENT	18.57	339.02	PAYMENT	339.02	309.00
02/01/70	PAYMENT	18.57	357.59	PAYMENT	357.59	327.00
02/01/70	PAYMENT	18.57	376.16	PAYMENT	376.16	345.00
02/01/70	PAYMENT	18.57	394.73	PAYMENT	394.73	363.00
02/01/70	PAYMENT	18.57	413.30	PAYMENT	413.30	381.00
02/01/70	PAYMENT	18.57	431.87	PAYMENT	431.87	399.00
02/01/70	PAYMENT	18.57	450.44	PAYMENT	450.44	417.00
02/01/70	PAYMENT	18.57	469.01	PAYMENT	469.01	435.00
02/01/70	PAYMENT	18.57	487.58	PAYMENT	487.58	453.00
02/01/70	PAYMENT	18.57	506.15	PAYMENT	506.15	471.00
02/01/70	PAYMENT	18.57	524.72	PAYMENT	524.72	489.00
02/01/70	PAYMENT	18.57	543.29	PAYMENT	543.29	507.00
02/01/70	PAYMENT	18.57	561.86	PAYMENT	561.86	525.00
02/01/70	PAYMENT	18.57	580.43	PAYMENT	580.43	543.00
02/01/70	PAYMENT	18.57	599.00	PAYMENT	599.00	561.00
02/01/70	PAYMENT	18.57	617.57	PAYMENT	617.57	579.00
02/01/70	PAYMENT	18.57	636.14	PAYMENT	636.14	597.00
02/01/70	PAYMENT	18.57	654.71	PAYMENT	654.71	615.00
02/01/70	PAYMENT	18.57	673.28	PAYMENT	673.28	633.00
02/01/70	PAYMENT	18.57	691.85	PAYMENT	691.85	651.00
02/01/70	PAYMENT	18.57	710.42	PAYMENT	710.42	669.00
02/01/70	PAYMENT	18.57	728.99	PAYMENT	728.99	687.00
02/01/70	PAYMENT	18.57	747.56	PAYMENT	747.56	705.00
02/01/70	PAYMENT	18.57	766.13	PAYMENT	766.13	723.00
02/01/70	PAYMENT	18.57	784.70	PAYMENT	784.70	741.00
02/01/70	PAYMENT	18.57	803.27	PAYMENT	803.27	759.00
02/01/70	PAYMENT	18.57	821.84	PAYMENT	821.84	777.00
02/01/70	PAYMENT	18.57	840.41	PAYMENT	840.41	795.00
02/01/70	PAYMENT	18.57	858.98	PAYMENT	858.98	813.00
02/01/70	PAYMENT	18.57	877.55	PAYMENT	877.55	831.00
02/01/70	PAYMENT	18.57	896.12	PAYMENT	896.12	849.00
02/01/70	PAYMENT	18.57	914.69	PAYMENT	914.69	867.00
02/01/70	PAYMENT	18.57	933.26	PAYMENT	933.26	885.00
02/01/70	PAYMENT	18.57	951.83	PAYMENT	951.83	903.00
02/01/70	PAYMENT	18.57	970.40	PAYMENT	970.40	921.00
02/01/70	PAYMENT	18.57	988.97	PAYMENT	988.97	939.00
02/01/70	PAYMENT	18.57	1007.54	PAYMENT	1007.54	957.00
02/01/70	PAYMENT	18.57	1026.11	PAYMENT	1026.11	975.00
02/01/70	PAYMENT	18.57	1044.68	PAYMENT	1044.68	993.00
02/01/70	PAYMENT	18.57	1063.25	PAYMENT	1063.25	1011.00
02/01/70	PAYMENT	18.57	1081.82	PAYMENT	1081.82	1029.00
02/01/70	PAYMENT	18.57	1100.39	PAYMENT	1100.39	1047.00
02/01/70	PAYMENT	18.57	1118.96	PAYMENT	1118.96	1065.00
02/01/70	PAYMENT	18.57	1137.53	PAYMENT	1137.53	1083.00
02/01/70	PAYMENT	18.57	1156.10	PAYMENT	1156.10	1101.00
02/01/70	PAYMENT	18.57	1174.67	PAYMENT	1174.67	1119.00
02/01/70	PAYMENT	18.57	1193.24	PAYMENT	1193.24	1137.00
02/01/70	PAYMENT	18.57	1211.81	PAYMENT	1211.81	1155.00
02/01/70	PAYMENT	18.57	1230.38	PAYMENT	1230.38	1173.00
02/01/70	PAYMENT	18.57	1248.95	PAYMENT	1248.95	1191.00
02/01/70	PAYMENT	18.57	1267.52	PAYMENT	1267.52	1209.00
02/01/70	PAYMENT	18.57	1286.09	PAYMENT	1286.09	1227.00
02/01/70	PAYMENT	18.57	1304.66	PAYMENT	1304.66	1245.00
02/01/70	PAYMENT	18.57	1323.23	PAYMENT	1323.23	1263.00
02/01/70	PAYMENT	18.57	1341.80	PAYMENT	1341.80	1281.00
02/01/70	PAYMENT	18.57	1360.37	PAYMENT	1360.37	1299.00
02/01/70	PAYMENT	18.57	1378.94	PAYMENT	1378.94	1317.00
02/01/70	PAYMENT	18.57	1397.51	PAYMENT	1397.51	1335.00
02/01/70	PAYMENT	18.57	1416.08	PAYMENT	1416.08	1353.00
02/01/70	PAYMENT	18.57	1434.65	PAYMENT	1434.65	1371.00
02/01/70	PAYMENT	18.57	1453.22	PAYMENT	1453.22	1389.00
02/01/70	PAYMENT	18.57	1471.79	PAYMENT	1471.79	1407.00
02/01/70	PAYMENT	18.57	1490.36	PAYMENT	1490.36	1425.00
02/01/70	PAYMENT	18.57	1508.93	PAYMENT	1508.93	1443.00
02/01/70	PAYMENT	18.57	1527.50	PAYMENT	1527.50	1461.00
02/01/70	PAYMENT	18.57	1546.07	PAYMENT	1546.07	1479.00
02/01/70	PAYMENT	18.57	1564.64	PAYMENT	1564.64	1497.00
02/01/70	PAYMENT	18.57	1583.21	PAYMENT	1583.21	1515.00
02/01/70	PAYMENT	18.57	1601.78	PAYMENT	1601.78	1533.00
02/01/70	PAYMENT	18.57	1620.35	PAYMENT	1620.35	1551.00
02/01/70	PAYMENT	18.57	1638.92	PAYMENT	1638.92	1569.00
02/01/70	PAYMENT	18.57	1657.49	PAYMENT	1657.49	1587.00
02/01/70	PAYMENT	18.57	1676.06	PAYMENT	1676.06	1605.00
02/01/70	PAYMENT	18.57	1694.63	PAYMENT	1694.63	1623.00
02/01/70	PAYMENT	18.57	1713.20	PAYMENT	1713.20	1641.00
02/01/70	PAYMENT	18.57	1731.77	PAYMENT	1731.77	1659.00
02/01/70	PAYMENT	18.57	1750.34	PAYMENT	1750.34	1677.00
02/01/70	PAYMENT	18.57	1768.91	PAYMENT	1768.91	1695.00
02/01/70	PAYMENT	18.57	1787.48	PAYMENT	1787.48	1713.00
02/01/70	PAYMENT	18.57	1806.05	PAYMENT	1806.05	1731.00
02/01/70	PAYMENT	18.57	1824.62	PAYMENT	1824.62	1749.00
02/01/70	PAYMENT	18.57	1843.19	PAYMENT	1843.19	1767.00
02/01/70	PAYMENT	18.57	1861.76	PAYMENT	1861.76	1785.00
02/01/70	PAYMENT	18.57	1880.33	PAYMENT	1880.33	1803.00
02/01/70	PAYMENT	18.57	1898.90	PAYMENT	1898.90	1821.00
02/01/70	PAYMENT	18.57	1917.47	PAYMENT	1917.47	1839.00
02/01/70	PAYMENT	18.57	1936.04	PAYMENT	1936.04	1857.00
02/01/70	PAYMENT	18.57	1954.61	PAYMENT	1954.61	1875.00
02/01/70	PAYMENT	18.57	1973.18	PAYMENT	1973.18	1893.00
02/01/70	PAYMENT	18.57	1991.75	PAYMENT	1991.75	1911.00
02/01/70	PAYMENT	18.57	2010.32	PAYMENT	2010.32	1929.00
02/01/70	PAYMENT	18.57	2028.89	PAYMENT	2028.89	1947.00
02/01/70	PAYMENT	18.57	2047.46	PAYMENT	2047.46	1965.00
02/01/70	PAYMENT	18.57	2066.03	PAYMENT	2066.03	1983.00
02/01/70	PAYMENT	18.57	2084.60	PAYMENT	2084.60	2001.00
02/01/70	PAYMENT	18.57	2103.17	PAYMENT	2103.17	2019.00
02/01/70	PAYMENT	18.57	2121.74	PAYMENT	2121.74	2037.00
02/01/70	PAYMENT	18.57	2140.31	PAYMENT	2140.31	2055.00
02/01/70	PAYMENT	18.57	2158.88	PAYMENT	2158.88	2073.00
02/01/70	PAYMENT	18.57	2177.45	PAYMENT	2177.45	2091.00
02/01/70	PAYMENT	18.57	2196.02	PAYMENT	2196.02	2109.00
02/01/70	PAYMENT	18.57	2214.59	PAYMENT	2214.59	2127.00
02/01/70	PAYMENT	18.57	2233.16	PAYMENT	2233.16	2145.00
02/01/70	PAYMENT	18.57	2251.73	PAYMENT	2251.73	2163.00
02/01/70	PAYMENT	18.57	2270.30	PAYMENT	2270.30	2181.00
02/01/70	PAYMENT	18.57	2288.87	PAYMENT	2288.87	2199.00
02/01/70	PAYMENT	18.57	2307.44	PAYMENT	2307.44	2217.00
02/01/70	PAYMENT	18.57	2326.01	PAYMENT	2326.01	2235.00
02/01/70	PAYMENT	18.57	2344.58	PAYMENT	2344.58	2253.00
02/01/70	PAYMENT	18.57	2363.15	PAYMENT	2363.15	2271.00
02/01/70	PAYMENT	18.57	2381.72	PAYMENT	2381.72	2289.00
02/01/70	PAYMENT	18.57	2400.29	PAYMENT	2400.29	2307.00
02/01/70	PAYMENT	18.57	2418.86	PAYMENT	2418.86	2325.00
02/01/70	PAYMENT	18.57	2437.43	PAYMENT	2437.43	2343.00
02/01/70	PAYMENT	18.57	2456.00	PAYMENT	2456.00	2361.00
02/01/70	PAYMENT	18.57	2474.57	PAYMENT	2474.57	2379.00
02/01/70	PAYMENT	18.57	2493.14	PAYMENT	2493.14	2397.00
02/01/70	PAYMENT	18.57	2511.71	PAYMENT	2511.71	2415.00
02/01/70	PAYMENT	18.57	2530.28	PAYMENT	2530.28	2433.00
02/01/70	PAYMENT	18.57	2548.85	PAYMENT	2548.85	2451.00
02/01/70	PAYMENT	18.57	2567.42	PAYMENT	2567.42	2469.00
02/01/70	PAYMENT	18.57	2585.99	PAYMENT	2585.99	2487.00
02/01/70	PAYMENT	18.57	2604.56	PAYMENT	2604.56	2505.00
02/01/70	PAYMENT	18.57	2623.13	PAYMENT	2623.13	2523.00
02/01/70	PAYMENT	18.57	2641.70	PAYMENT	2641.70	2541.00
02/01/70	PAYMENT	18.57	2660.27	PAYMENT	2660.27	2559.00
02/01/70	PAYMENT	18.57	2678.84	PAYMENT	2678.84	2577.00
02/01/70	PAYMENT	18.57	2697.41	PAYMENT	2697.41	2595.00
02/01/70	PAYMENT	18.57	2715.98	PAYMENT	2715.98	2613.00
02/01/70	PAYMENT	18.57	2734.55	PAYMENT	2734.55	2631.00
02/01/70	PAYMENT	18.57	2753.12	PAYMENT	2753.12	2649.00
02/01/70	PAYMENT	18.57	2771.69	PAYMENT	2771.69	2667.00
02/01/70	PAYMENT	18.57	2790.26	PAYMENT	2790.26	2685.00
02/01/70	PAYMENT	18.57	2808.83	PAYMENT	2808.83	2703.00
02/01/70	PAYMENT	18.57	2827.40	PAYMENT	2827.40	2721.00
02/01/70	PAYMENT	18.57	2845.97	PAYMENT	2845.97	2739.00
02/01/70	PAYMENT	18.57	2864.54	PAYMENT	2864.54	2757.00
02/01/70	PAYMENT	18.57	2883.11	PAYMENT	2883.11	2775.00
02/01/70	PAYMENT	18.57	2901.68	PAYMENT	2901.68	2793.00
02/01/70	PAYMENT	18.57	2920.25	PAYMENT	2920.25	2811.00
02/01/70	PAYMENT	18.57	2938.82	PAYMENT	2938.82	2829.00
02/01/70	PAYMENT	18.57	2957.39	PAYMENT	2957.39	2847.00
02/01/70	PAYMENT	18.57	2975.96	PAYMENT	2975.96	2865.00
02/01/70	PAYMENT	18.57	2994.53	PAYMENT	2994.53	2883.00
02/01/70	PAYMENT	18.57	3013.10	PAYMENT	3013.10	2901.00

INTERNET REPORT

directed to, consummate said settlement in accordance with the Settlement Procedures set forth in this Order.

7. Notwithstanding anything to the contrary contained herein, this Order shall not affect, impair, impede or otherwise alter the right of the Debtors to resolve any prepetition or postpetition controversy arising in the ordinary course of the Debtors' businesses, or resolve any controversy authorized by any other order of the Court.

8. Nothing in this Order or the Motion shall constitute a determination or admission of liability or of the validity or priority of any claim against the Debtors, and the Debtors reserve their rights to dispute the validity or priority of any claim asserted.

9. The authority granted in this Order shall not replace or obviate the need to comply with the Debtors' internal procedures, legal or otherwise, for authorizing the settlements contemplated in the Motion. All settlements made pursuant to the Settlement Procedures shall, to the extent applicable, be made in accordance with the Debtors' settlement protocol in effect as of the Petition Date (the "Internal Settlement Protocol") and as may be amended from time; provided, however, that the Debtors shall provide the Committee and the U.S. Trustee with notice of any material amendments to the Internal Settlement Protocol. The Debtors shall provide monthly reports to the Committee and the U.S. Trustee, which reports shall be in a form agreed to by the Debtors and the Committee, and such additional information as shall be reasonably requested by the Committee, in each case, concerning settlements of any Claims pursuant to the Settlement Procedures.

10. Cash payments made by the Debtors under the Settlement Procedures during the period from the Petition Date through the date a final order granting the Motion is

FORMS TRAC ENTERPRISES, INC. (248) 524-0006/MICHIGAN & NATIONWIDE (800) 323-0687 ***RE-ORDER FORM-NO. FTH 7777 X2HP*

FOR

EN

17TH DISTRICT COURT
15111 BEECH DALY ROAD
REDFORD, MI 48239

12566448 POL

02/06/13 12:38 01 CIVIL

MN

DASH TRANSCIN

CRS A D121511

THE FEDERAL HOME LOAN MORTG

AMT PAID

PHOTO COPIES

27.00

27.00

TOTALS:

27.00

27.00

DASH TENDERED

52.00

CHANGE

25.00

TOTAL PAID:

27.00

A 02/06/13 D121511

27.00

LLP, One Battery Park Plaza, New York, New York 10004 (Attn: Ronald L Cohen); on or
before June 29, 2012 at 5:00 p.m. prevailing EST.

29. This Court shall retain jurisdiction with respect to all matters relating to
the interpretation or implementation of this Order.

Dated: June 15, 2012
New York, New York

/s/Martin Glenn
MARTIN GLENN
United States Bankruptcy Judge

Federal Deposit Insurance Act, as amended, dated February 10, 2012, and (d) all related agreements with AFI and Ally Bank and their respective subsidiaries and affiliates.

25. Nothing in this Order shall discharge, release, or otherwise preclude any setoff or recoupment right of the United States of America, its agencies, departments, or agents.

26. The requirements set forth in Bankruptcy Rule 6004(a) are satisfied.

27. Notwithstanding the possible applicability of Bankruptcy Rules 2002(a)(3), 6004(h), 7062 or 9014, the terms and conditions of this Order shall be immediately effective and enforceable upon its entry.

28. The hearing to consider the Motion on a final basis is scheduled for July 10, 2012 at 10:00 a.m. (prevailing Eastern Time) before the Court. Any objections or responses to approval of the Motion on a final basis must be filed with the Clerk of the Bankruptcy Court and served upon and received by (a) the Special Service List (as defined in the *Order Under Bankruptcy Code Sections 102(1), 105(a) and 105(d), Bankruptcy Rules 1015(c), 2002(m) and 9007 and Local Bankruptcy Rule 2002-2 Establishing Certain Notice, Case Management And Administrative Procedures* (Docket No. 141)); (b) counsel to Wells Fargo Bank, N.A., as securitization trustee, Alston & Bird LLP, 90 Park Ave, New York, New York 10016 (Attn: Martin G Bunin & William Hao); (c) counsel to The Bank of New York Mellon Trust Company, N.A., as securitization trustee, Dechert LLP, 1095 Avenue of the Americas, New York, New York 10036 (Attn: Glenn Siegel); (d) counsel to Deutsche Bank Trust Company Americas and Deutsche Bank National Trust Company, as securitization trustee, Morgan Lewis & Bockius LLP, 101 Park Ave, New York, New York 10178-0600 (Attn: James L Garrity, Jr.) and (e) counsel to U.S. Bank, National Association, as securitization trustee, Seward & Kissell

21. Nothing herein shall be deemed to limit the rights of the Debtors to operate their business in the ordinary course, and no subsequent order shall be required to confirm such rights.

22. Notwithstanding the relief granted herein and any actions taken hereunder, nothing contained herein shall constitute, nor is it intended to constitute, the assumption of any contract or agreement under Bankruptcy Code section 365 or the waiver by the Debtors or their non-Debtor affiliates of any of their rights pursuant to any agreement by operation of law or otherwise.

23. Notwithstanding anything to the contrary in this Order, any action to be taken pursuant to the relief authorized in this Order is subject to the terms of any cash collateral order or debtor in possession financing order entered in these chapter 11 proceedings. All amounts authorized to be paid pursuant to this Order are subject to the limitations and restrictions imposed by the Approved DIP Budget (as defined in the DIP Credit Agreement). To the extent that there is any inconsistency between the terms of this Order and the terms of any order relating to postpetition financing or cash collateral, the terms of the orders relating to postpetition financing or cash collateral shall govern.

24. Notwithstanding anything herein to the contrary, this Order shall not modify or affect the terms and provisions of, nor the rights and obligations under, (a) the Board of Governors of the Federal Reserve System Consent Order, dated April 13, 2011, by and among AFI, Ally Bank, ResCap, GMAC Mortgage, LLC, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation, (b) the consent judgment entered April 5, 2012 by the District Court for the District of Columbia, dated February 9, 2012, (c) the Order of Assessment of a Civil Money Penalty Issued Upon Consent Pursuant to the

incurred postpetition by any of the Trustees relating to the performance of each of the Trustees' duties or the administration of the trusts or other agencies under the Agreements (the "Trustee Expenses"). All Trustee Expenses shall be entitled to administrative expense priority in the Debtors' Chapter 11 cases notwithstanding the entry of an order authorizing the assumption and assignment or rejection of any Agreement. However, the Debtors will not be responsible for any fees, costs and expenses incurred with respect to any Agreement after the entry of an order in the Debtors' Chapter 11 cases authorizing the rejection of such Agreement.

18. If any or all of the provisions of this Order are hereafter reversed, modified, limited, vacated or stayed, such reversal, stay, modification or vacatur shall not affect the validity, priority or enforceability of any Trustee Expenses incurred prior to the actual receipt of written notice by the Trustees of the effective date of such reversal, stay, modification or vacatur (the "Notice Date"). Notwithstanding any such reversal, stay, modification or vacatur, the payment of any Trustee Expenses incurred prior to the Notice Date and reimbursed prior to or after the Notice Date by the Debtors shall be governed in all respects by the original provisions of this Order, and the Trustees shall be entitled to all of the rights, remedies, privileges and benefits granted in this Order with respect to payment of Trustee Expenses.

19. Notwithstanding the Debtors' obligations set forth in paragraphs 16 and 17, nothing in this Order shall be deemed to limit, extinguish, or prejudice the Debtors' rights in any way to assume and assign or reject any Agreement in accordance with Bankruptcy Code section 365.

Other Relief

20. The Debtors are authorized and empowered to take all actions and execute such documents as may be necessary or appropriate to carry out the relief granted herein.

or expense (including fees and disbursements of counsel or agents) incurred by any of the Trustees in the performance of their duties or their administration of the trusts or other agencies under the Agreements to the extent required by the Agreements. For the avoidance of doubt, the Debtors shall pay the reasonable, actual out-of-pocket costs and expenses of the Trustees in connection with reviewing and analyzing the request by the Debtors to approve the MBS Settlement Agreement, and in connection with reviewing and analyzing amendments to the Agreements as necessary or appropriate in connection with any proposed Chapter 11 plan, the MBS Settlement Agreement or the Platform Sale. Notwithstanding the foregoing, nothing in this paragraph 16 shall require any Debtor (i) to repurchase any mortgage loans on the basis of alleged breaches of representations, warranties or other requirements of the Agreements, or make any make-whole payments with respect to any mortgage loans pursuant to the Agreements; or (ii) to enforce, as against any other Debtor entity or any non-Debtor affiliate, any provision of the Agreements under which such other Debtor entity or non-Debtor affiliate are required to repurchase any mortgage loans on the basis of alleged breaches of representations, warranties or other requirements of the Agreements, or make any make-whole payments with respect to any mortgage loans pursuant to the Agreements; and nothing in this paragraph 16 shall be deemed to impose liability on any Debtor with respect to such alleged breaches or make-whole payment requirements.

17. Within thirty (30) days after the submission of customary invoices by the Trustees to (a) counsel to the Debtors, (b) counsel to the Committee, and (c) the U.S. Trustee, and without further order from the Court, the Debtors are authorized and directed to pay all reasonable fees, costs and expenses and all indemnity claims referred to in paragraph 16 (including without limitation, attorney, financial advisor, consultant and expert fees and costs)

clear and marketable title with respect to such property in connection with any sale,
foreclosure or other disposition of such property;

(f) the Debtors shall retain the right, upon appropriate motion and
notice to any affected Third Party Claimant, to seek to impose any provision of section
362(a) of the Bankruptcy Code modified by the Order; and

(g) nothing set forth herein shall preclude or limit any Third Party
Claimant from seeking relief from the automatic stay under section 362(a) of the
Bankruptcy Code on appropriate motion and notice to the Debtors and parties in interest.

Payment of Securitization Trustee Fees and Expenses

16. The Debtors shall continue to perform all of their respective servicing
duties and servicing related duties, including, but not limited to, their duties as master servicer,
under all the governing agreements (including, without limitation, pooling and servicing
agreements, servicing agreements, or any other agreements concerning or relating to the Debtors'
obligations to reimburse and/or indemnify for reasonable fees, costs, expenses, liabilities, and/or
losses) (collectively, the "Agreements") relating to Debtor-sponsored securitization transactions
and non-Debtor sponsored securitization transactions to which any of The Bank of New York
Mellon Trust Company, N.A., Wells Fargo Bank, N.A., Deutsche Bank Trust Company
Americas, Deutsche Bank National Trust Company, or U.S. Bank National Association, or any
affiliate of such entities acts as trustee for which any Debtor performs servicing duties, in each of
their respective capacities as trustee (collectively, the "Trustees") and one or more of the Debtors
is a party, including but not limited to, making all principal, interest or other servicing advances
(including property protection advances) and reimbursing, indemnifying, defending and holding
harmless the Trustees and the securitization trusts for any liability, loss, or reasonable fees, cost

properties that are subject to mortgages owned or serviced by the Debtors ("Title Disputes") is hereby modified pursuant to the following terms and conditions:

(a) except as otherwise set forth herein, a Third Party Claimant shall be entitled to assert and prosecute direct claims and counter-claims relating exclusively to the property that is the subject of the loan owned or serviced by a Debtor in connection with any Title Dispute, and to prosecute appeals with respect to any such direct claims or counter-claims;

(b) absent further order of the Court, the automatic stay shall remain in full force and effect with respect to all pending and future Third Party Claimant direct claims and counter-claims: (i) for monetary relief of any kind and of any nature against the Debtors; (ii) for relief that is not necessary for the resolution of the Title Dispute; or (iii) asserted in the form of a class action or collective action;

(c) absent further order of the Court, the stay shall remain in full force and effect with respect to any party seeking to intervene to assert related claims against the Debtors or any class action or collective action brought by any Third Party Claimant on behalf of any other Third Party Claimant or class of Third Party Claimants;

(d) under no circumstances shall a Third Party Claimant be entitled to enforce against, recoup, setoff or collect from the Debtors any judgment or award related to any direct claim or counter-claim for which the automatic stay has been lifted by the terms of the Order;

(e) the Debtors shall be entitled to take such actions as are necessary to clear title with respect to property that is subject to a Title Dispute or to otherwise ensure

servicer for the Senior Loan and also own (or for which the applicable public land records otherwise reflect that the Debtors hold an interest) the Junior Loan with respect to the underlying property (collectively, the "Junior Foreclosure Actions") is hereby modified pursuant to the following terms and conditions:

(a) except as otherwise set forth herein, the Debtors shall be entitled to assert and prosecute Junior Foreclosure Actions, whether in a Judicial State or a Non-Judicial State;

(b) the Debtors shall be entitled to take such actions as are necessary to extinguish the lien with respect to a Junior Loan or to otherwise ensure clear and marketable title with respect to the property underlying a Senior Loan in connection with any sale or other disposition of such property;

(c) the Debtors shall be entitled to seek all appropriate relief with respect to a Senior Loan in connection with the bankruptcy cases of a Bankruptcy Borrower without further order of the Court; and

(d) the Debtors shall provide monthly reports to the Committee and the U.S. Trustee, which reports shall be in a form agreed to by the Debtors and the Committee, and such additional information as shall be reasonably requested by the Committee, in each case, concerning Junior Foreclosure Actions.

D. Actions Involving Amount, Validity Or Priority Of Liens

15. The stay imposed by section 362(a) of the Bankruptcy Code applicable to actions involving the amount, validity, and/or priority of liens commenced by third parties purporting to have a lien interest or other claim ("Third Party Claimants") with respect to

federal statute or other law in connection with the origination of the Bankruptcy Borrower's loan; (iii) for relief that if granted, would have no effect on the amount, validity or priority of the Debtors' claim or lien against a Bankruptcy Borrower or the property of the Bankruptcy Borrower securing such claim or lien of the Debtors; or (iv) asserted in the form of a class action or collective action;

(d) absent further order of the Court, the automatic stay shall remain in full force and effect with respect to any party seeking to intervene to assert related claims against the Debtors or any class action or collective action brought by any Bankruptcy Borrower on behalf of any other class of borrowers;

(e) under no circumstances shall a Bankruptcy Borrower or Bankruptcy Trustee be entitled to recoup, setoff or collect from the Debtors any judgment or award related to any direct claim or counter-claim for which the automatic stay has been lifted by the terms of this Order;

(f) the Debtors shall retain the right, upon appropriate motion and notice to any Bankruptcy Borrower or Bankruptcy Trustee, to seek to impose any provision of section 362(a) of the Bankruptcy Code modified by this Order; and

(g) nothing set forth herein shall preclude or limit any Bankruptcy Borrower or Bankruptcy Trustee from seeking relief from the automatic stay under section 362(a) of the Bankruptcy Code on appropriate motion and notice to the Debtors and parties in interest.

Foreclosures By The Debtors On Senior Loans

14. The stay imposed by section 362(a) of the Bankruptcy Code applicable to pending and future foreclosure actions initiated by the Debtors in cases where they act as

"Bankruptcy Trustee") shall be entitled to: (i) assert and prosecute or continue to prosecute an objection to the Debtors' proof of claim filed in the Bankruptcy Borrower's bankruptcy case; (ii) assert and prosecute or continue to prosecute an objection to the Debtors' motion for relief from the automatic stay filed in the Bankruptcy Borrower's bankruptcy case; (iii) commence or continue to prosecute against the Debtors a motion or adversary proceeding, as applicable, to determine the validity, priority or extent of a Debtor's lien against the Bankruptcy Borrower's property; (iv) commence or continue to prosecute against the Debtors a motion or adversary proceeding, as applicable, to reduce or fix the amount of the Debtors' claim or lien against the Bankruptcy Borrower's property; (v) seek an accounting from the Debtors with respect to the Bankruptcy Borrower's loan; and (vi) enter into, execute and consummate a written agreement of settlement with the Debtors where the Debtors elect to enter into such settlement in their sole discretion (but subject to the Settlement Procedures), to resolve items (i) through (v) above;

(b) except as set forth herein, a Bankruptcy Borrower shall be entitled to (i) engage in court-supervised or court-authorized loss-mitigation programs regarding the Bankruptcy Borrower's loan; and (ii) engage in discussions with the Debtors and execute a modification of the Bankruptcy Borrower's loan or otherwise discuss, enter into and consummate settlements of claims and liens in accordance with the ordinary course of the Debtors' business and applicable law;

(c) absent further order of the Court, the automatic stay shall remain in full force and effect with respect to all Bankruptcy Trustee's and Bankruptcy Borrower's direct claims, counter-claims, motions or adversary proceedings: (i) for monetary relief of any kind and of any nature against the Debtors; (ii) for violation of any local, state or

completion of a foreclosure or eviction; or (iii) asserted in the form of a class action or collective action;

(c) absent further order of the Court, the stay shall remain in full force and effect with respect to any party seeking to intervene to assert related claims against the Debtors or any class action or collective action brought by any Interested Party on behalf of any other Interested Party or class of Interested Parties;

(d) under no circumstances shall an Interested Party be entitled to enforce against, recoup, setoff or collect from the Debtors any judgment or award related to any direct claim or counter-claim for which the automatic stay has been lifted by the terms of this Order;

(e) the Debtors shall retain the right, upon appropriate motion and notice to any affected Interested Party, to seek to impose any provision of section 362(a) of the Bankruptcy Code modified by this Order; and

(f) nothing set forth herein shall preclude or limit any Interested Party from seeking relief from the automatic stay under section 362(a) of the Bankruptcy Code on appropriate motion and notice to the Debtors and parties in interest.

Borrower Bankruptcy Proceedings

13. The automatic stay imposed by section 362(a) of the Bankruptcy Code applicable against a borrower who currently has filed, or in the future files, for bankruptcy protection under any chapter of the Bankruptcy Code (a "Bankruptcy Borrower"), is hereby modified pursuant to the following terms and conditions:

(a) except as set forth herein, a Bankruptcy Borrower or a trustee duly appointed under the Bankruptcy Code in the Bankruptcy Borrower's bankruptcy case (a

entered shall not exceed \$4,000,000 in the aggregate, absent consent of the Committee or further order of the Court.

11. Any period prescribed or allowed by the Settlement Procedures shall be computed in accordance with Bankruptcy Rule 9006.

Limited Relief from Automatic Stay

Borrower Foreclosure And Eviction Proceedings

12. The stay imposed by section 362(a) of the Bankruptcy Code applicable to (a) pending and future foreclosure actions initiated by the Debtors or in those states providing for non-judicial foreclosures, by a borrower; and (b) pending and future eviction proceedings with respect to properties for which a foreclosure has been completed or pending, is hereby modified pursuant to the following terms and conditions:

(a) except as set forth herein, a borrower, mortgagor, or lienholder (each, an "Interested Party") shall be entitled to assert and prosecute direct claims and counter-claims relating exclusively to the property that is the subject of the loan owned or serviced by a Debtor, in defense of any foreclosure, whether in a Judicial State or a Non-Judicial State, or eviction proceeding, where a final judgment permitting the foreclosure or eviction has not been awarded, and to prosecute appeals with respect to any such direct claims or counter-claims;

(b) absent further order of the Court, the automatic stay shall remain in full force and effect with respect to all pending and future Interested Party direct claims and counter-claims: (i) for monetary relief of any kind and of any nature against the Debtors; (ii) for relief that if granted, would not terminate or preclude the prosecution and

date the Notice Parties received written notice of such Tier II Settlement (the "Settlement Objection Deadline"). Objections should be addressed to the proposed attorneys for the Debtors, Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104, Attn: Darren M. Nashelsky (LNashelsky@mofo.com) and Norman S. Rosenbaum (NRosenbaum@mofo.com).

(c) If the Debtors receive a timely objection from a Notice Party, the parties will confer and attempt to resolve any differences. Failing that, the Debtors may petition the Court for approval of the Tier II Settlement in accordance with any case management orders entered in the Chapter 11 cases. An objection by a Notice Party with respect to a given Tier II Settlement shall not delay the finality or effectiveness of any other settlement to which an objection has not timely been delivered.

(d) If the Debtors do not receive a written objection to a Tier II Settlement from a Notice Party by the Settlement Objection Deadline, then such Tier II Settlement shall be deemed approved and the Debtors and Settling Parties may carry out the terms of such Tier II Settlement without further notice or approval required.

4. The Debtors shall be required to seek approval from the Court in order to enter into and consummate any proposed settlement of a Claim with a settlement amount in excess of \$100,000.

5. The Debtors are authorized in their sole discretion, but not directed, to settle claims where some or all of the consideration is being provided by a third party and/or where the Debtors are releasing claims against creditors or third parties provided the Debtors otherwise comply with the Settlement Procedures.

6. The Settlement Procedures are without prejudice to the right of the Debtors to seek an order of this Court approving additional or different procedures with respect to specific claims or categories of claims. For claims relating to matters specified in paragraphs 12(a) and 13(a) of this Order that were resolved pursuant to a settlement prior to the Petition Date, but where such settlement has not been consummated, the Debtors are authorized, but not

Settlement Procedures

3. The Debtors are authorized, but not directed to compromise and settle certain claims brought by the Debtors against any non-insider third parties in connection with foreclosure, eviction, or borrower bankruptcy proceedings (each a "Settling Party") or by a Settling Party against any of the Debtors (each, a "Claim") in accordance with the following two-tiered procedures (the "Settlement Procedures"):

Tier I: The Debtors, in their sole discretion, may enter into, execute and consummate written agreements of settlement with respect to Claims that will be binding on the Debtors and their estates without further action by this Court or notice to any party and grant such Settling Parties cash payments or allowed prepetition claims in amounts not to exceed \$50,000 in full settlement of such Claim (each, a "Tier I Settlement").

Tier II: The Debtors, in their sole discretion, may enter into, execute and consummate written agreements of settlement with respect to Claims that will be binding on the Debtors and their estates without further action by this Court or notice to any party and grant such Settling Parties cash payments or allowed prepetition claims in amounts exceeding \$50,000 but less than \$100,000 in full settlement of such Claims (each, a "Tier II Settlement"); provided, that in each case:

(a) The Debtors must provide advance written notice (by formal or informal means, including by e-mail correspondence) of the terms of any Tier II Settlement to (x) the U.S. Trustee, 33 Whitehall Street, 21st Floor, New York, New York 10004, Attn: Brian S. Masumoto, (y) counsel for the Committee, Kramer Levin Naftalis & Frankel LLP, 1177 Avenue of the Americas New York, NY 10036, Attn: Kenneth H. Eckstein and Douglas H. Mannal; and (z) counsel to the administrative agent for the Debtors' providers of debtor in possession financing, Skadden, Arps, Slate, Meagher & Flom LLP, 4 Times Square, New York, New York 10036, Attn: Kenneth S. Ziman and Jonathan H. Hofer (collectively the "Notice Parties")

(b) Those Notice Parties wishing to object to any proposed Tier II Settlement must serve a written objection (by formal or informal means, including by e-mail correspondence) on the Debtors, so that it is received by no later than 4:00 p.m. (prevailing Eastern Time) on the day that is seven (7) calendar days from the

"First Day" Motions And Related Relief [Docket. No. 254] (the "Reply"); and upon the record of the hearing; and it appearing that the relief requested by the Motion is in the best interests of the Debtors' estates, their creditors, and other parties in interest; and after due deliberation thereon; and sufficient cause appearing therefor, it is hereby

ORDERED, ADJUDGED, AND DECREED THAT:

1. The Motion is GRANTED on an interim basis, as set forth herein, and the NACBA Objection and any other objections to the Motion are hereby overruled;

Loss Mitigation Programs

2. The Debtors are authorized, but not directed in their sole and absolute discretion and subject to available funding, to continue developing and implementing loss mitigation programs and procedures in the ordinary course of their businesses *nunc pro tunc* to the Petition Date, including, but not limited to, making incentive payments to borrowers in connection with the closing of short sales, or vacating properties in lieu of foreclosure or eviction proceedings, or in the form of borrower rebates for loan payoffs (collectively, the "Loss Mitigation Programs"); provided, however, that cash payments made by the Debtors to individual borrowers under the Loss Mitigation Programs during the period from the Petition Date through the date a final order granting the Motion is entered that are not recoverable by the Debtors, whether as an Advance or otherwise, shall not exceed \$2,000,000 in the aggregate, absent consent of the Committee or further order of the Court. The Debtors shall provide monthly reports to the Committee and the Office of the United States Trustee for the Southern District of New York (the "U.S. Trustee"), which reports shall be in a form agreed to by the Debtors and the Committee and such additional information as shall be reasonably requested by the Committee, in each case, concerning the Loss Mitigation Programs.

they service senior mortgage loans and own the junior mortgage loans on the underlying property, and (z) third party lien holders to prosecute direct claims and counter-claims in actions involving the amount, validity or priority of liens on properties subject to foreclosure proceedings; and (iv) authorizing and directing the Debtors to pay certain securitization trustee fees and expenses; and the Court having considered the Whitlinger Affidavit and the Bocresion Declaration; and the Court having entered the Interim GA Servicing Order on May 15, 2012 granting the GA Servicing Motion on an interim basis; and the Court having entered the Interim Non-GA Servicing Order on May 16, 2012 granting the Non-GA Servicing Motion on an interim basis; and it appearing that this Court has jurisdiction to consider the Motion pursuant to 28 U.S.C. §§ 157 and 1334; and it appearing that venue of these Chapter 11 cases and the Motion in this district is proper pursuant to 28 U.S.C §§ 1408 and 1409; and it appearing that this proceeding on the Motion is a core proceeding pursuant to 28 U.S.C. § 157(b); and the Debtors having filed a motion to have the Motion heard on shortened notice [Docket No. 180]; and the Court having entered an order shortening the time for notice of a hearing on the Motion [Docket No. 183]; and sufficient notice of the Motion having been given and it appearing that no other or further notice need be provided; and the National Association of Consumer Bankruptcy Attorneys, on its own behalf and in a representative capacity, two individuals who are debtors under Chapter 13, and Edward Boltz, counsel for those individuals, having filed jointly the Limited Omnibus Objection To The Servicing Orders And Debtors' May 31, 2012 Motion For A Supplemental Order [Docket No. 221] (the "NACBA Objection"); and the Committee having filed the Omnibus Response And Reservation Of Rights Of The Official Committee Of Unsecured Creditors To Certain Of The Debtors' First Day Motions [Docket No. 240]; and the Debtors having filed the Omnibus Reply To Objections To Entry Of Final Orders For Specific

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, <u>et al.</u> ,)	Chapter 11
Debtors.)	Jointly Administered

**SUPPLEMENTAL ORDER FOR INTERIM RELIEF UNDER BANKRUPTCY CODE
SECTIONS 105(a), 362, 363, 502, 1107(a), AND 1108 AND BANKRUPTCY RULE 9019
(I) AUTHORIZING THE DEBTORS TO CONTINUE IMPLEMENTING LOSS
MITIGATION PROGRAMS; (II) APPROVING PROCEDURES FOR COMPROMISE
AND SETTLEMENT OF CERTAIN CLAIMS, LITIGATIONS AND CAUSES OF
ACTION; (III) GRANTING LIMITED STAY RELIEF TO PERMIT FORECLOSURE
AND EVICTION PROCEEDINGS, BORROWER BANKRUPTCY CASES, AND TITLE
DISPUTES TO PROCEED; AND (IV) AUTHORIZING AND DIRECTING THE
DEBTORS TO PAY SECURITIZATION TRUSTEE FEES AND EXPENSES**

Upon the motion (the "Motion")¹ of Residential Capital, LLC, and certain of its affiliates, as debtors and debtors in possession (collectively, the "Debtors") for entry of a supplemental order under Bankruptcy Code sections 105(a), 362, 363, 1107(a) and 1108, and Bankruptcy Rule 9019 (i) authorizing the Debtors to continue implementing loss mitigation programs; (ii) approving procedures for the compromise and settlement of certain claims, litigations and causes of action in the ordinary course of the Debtors' business; (iii) granting limited stay relief to permit (w) borrowers or their tenants, as applicable, to prosecute direct claims and counter-claims in foreclosure and eviction proceedings (including in states in which non-judicial foreclosure is followed), (x) borrowers to prosecute certain actions in borrower bankruptcy cases, (y) the Debtors to prosecute foreclosure actions in those circumstances where

¹ Capitalized terms not otherwise defined herein shall have the meanings ascribed to such terms in the Motion. Creditors and parties-in-interest with questions or concerns regarding the Debtors' Chapter 11 cases or the relief granted herein may refer to <http://www.kccllc.net/rescap> for additional information.



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7/7/2009			JOES3563	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
6/30/2009			JOES3441	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/23/2009			JOES3309	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/16/2009			JOES3183	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/9/2009			JOES3056	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/3/2009			JOES2934	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/3/2009	2	GMAC MORTGAGE	xx72245	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$822.26
6/3/2009		KRISPEN S. CARROLL	xx71531	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$38.75
6/2/2009			1657	HOLD PERSONAL CHECK FROM DEBTOR/ONE DISBURSEMENT	\$40.00	
6/2/2009			1658	HOLD PERSONAL CHECK FROM DEBTOR/ONE DISBURSEMENT	\$40.00	
5/27/2009			JOES2807	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$184.75	
5/19/2009			JOES2684	EMPLOYER PAYROLL DEDUCTION CHECK	\$220.45	
5/15/2009			1656	PERSONAL CHECK FROM DEBTOR	\$40.00	
5/12/2009			JOES2465	EMPLOYER PAYROLL DEDUCTION CHECK	\$260.28	
5/7/2009			1655	PERSONAL CHECK FROM DEBTOR	\$40.00	
5/6/2009	0	CHIMKO & ASSOCIATES	xx70782	ATTORNEY FEE - MONTHLY DISBURSEMENTS		\$2,900.00
5/6/2009	2	GMAC MORTGAGE	xx69650	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$507.83
5/6/2009		KRISPEN S. CARROLL	xx60829	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$160.58
5/5/2009			JOES2351	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$260.28	
5/1/2009			1653	HOLD PERSONAL CHECK FROM DEBTOR/ONE DISBURSEMENT	\$40.00	
4/28/2009			JOES2244	EMPLOYER PAYROLL DEDUCTION CHECK	\$260.28	
4/21/2009			JOES2134	EMPLOYER PAYROLL DEDUCTION CHECK	\$260.28	
4/17/2009			1605	PERSONAL CHECK FROM DEBTOR	\$47.97	
4/15/2009			JOES2022	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
4/14/2009			1646	PERSONAL CHECK FROM DEBTOR	\$47.97	
4/7/2009			JOES1909	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
4/6/2009			1602	PERSONAL CHECK FROM DEBTOR	\$47.97	
3/31/2009			JOES1800	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$212.31	
3/27/2009			1601	HOLD PERSONAL CHECK FROM DEBTOR/ONE DISBURSEMENT	\$47.97	
3/24/2009			JOES1688	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
3/18/2009			1597	HOLD PERSONAL CHECK FROM DEBTOR/ONE DISBURSEMENT	\$47.97	
3/17/2009			JOES1581	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
3/10/2009			1593	PERSONAL CHECK FROM DEBTOR	\$47.97	
3/10/2009			JOES1472	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
3/3/2009			JOES1363	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$212.31	
2/24/2009			JOES1254	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
2/10/2009			JOES1145	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
2/10/2009			JOES1036	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
2/4/2009			JOES0933	EMPLOYER PAYROLL DEDUCTION CHECK	\$212.31	
1/29/2009			1579	HOLD PERSONAL CHECK FROM DEBTOR/ONE DISBURSEMENT	\$212.31	
1/29/2009			1580	HOLD PERSONAL CHECK FROM DEBTOR/ONE DISBURSEMENT	\$212.31	
Totals:					\$43,361.92	\$43,361.92

6/9/2010			JOES9313	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
6/2/2010			JOES9383	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
5/25/2010			JOES9254	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
5/18/2010			JOES9128	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
5/12/2010			JOES9000	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
5/5/2010	2	GMAC MORTGAGE	xx99978	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
5/5/2010	3	GMAC MORTGAGE	xx99978	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$407.86
5/5/2010	24	GARY J CANJAR	xx99949	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$224.13
5/5/2010	25	STATE OF MICHIGAN CD	xx00678	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$33.98
5/5/2010		KRISPEN S. CARROLL	xx99199	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$89.93
5/4/2010			JOES8877	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
4/27/2010			JOES8758	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
4/20/2010			JOES8642	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
4/13/2010			JOES8525	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
4/7/2010			JOES8406	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
4/2/2010	2	GMAC MORTGAGE	xx97656	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
4/2/2010	3	GMAC MORTGAGE	xx97656	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$238.44
4/2/2010	24	GARY J CANJAR	xx97624	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$131.03
4/2/2010	25	STATE OF MICHIGAN CD	xx98340	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$19.88
4/2/2010		KRISPEN S. CARROLL	xx96888	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$72.27
3/30/2010			JOES8208	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
3/23/2010			JOES8163	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
3/18/2010			JOES8042	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
3/9/2010			JOES7927	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
3/3/2010	2	GMAC MORTGAGE	xx95350	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
3/3/2010	3	GMAC MORTGAGE	xx95350	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$62.77
3/3/2010	24	GARY J CANJAR	xx95323	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$34.50
3/3/2010		KRISPEN S. CARROLL	xx94675	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$53.63
3/2/2010			JOES7810	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
2/23/2010			JOES7688	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
2/17/2010			JOES7569	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
2/10/2010	2	GMAC MORTGAGE	xx93303	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
2/10/2010	3	GMAC MORTGAGE	xx93303	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$408.10
2/10/2010	24	GARY J CANJAR	xx93274	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$224.27
2/10/2010	25	STATE OF MICHIGAN CD	xx93970	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$33.60
2/10/2010		KRISPEN S. CARROLL	xx92542	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$89.92
2/8/2010			JOES7443	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
2/2/2010			JOES7324	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
2/1/2010			JOES7208	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
1/20/2010			JOES7067	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
1/13/2010			JOES6964	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
1/8/2010	2	GMAC MORTGAGE	xx90793	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
1/8/2010	3	GMAC MORTGAGE	xx90793	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$418.50
1/8/2010	24	GARY J CANJAR	xx90759	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$229.98
1/8/2010	25	STATE OF MICHIGAN CD	xx81464	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$34.46
1/8/2010		KRISPEN S. CARROLL	xx89989	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$81.01
1/5/2010			JOES6830	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
12/31/2009			JOES6669	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
12/22/2009			JOES6542	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
12/15/2009			JOES6413	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
12/9/2009			JOES6203	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
12/2/2009	2	GMAC MORTGAGE	xx68076	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,110.08
12/2/2009		KRISPEN S. CARROLL	xx87323	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$70.86
11/29/2009			JOES6170	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
11/24/2009			JOES6049	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/17/2009			JOES5928	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/10/2009			JOES5809	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/4/2009	2	GMAC MORTGAGE	xx85882	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,127.06
11/4/2009		KRISPEN S. CARROLL	xx85139	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
11/3/2009			JOES690	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
10/27/2009			JOES5573	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/21/2009			JOES5456	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/14/2009			JOES5323	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/7/2009	2	GMAC MORTGAGE	xx83450	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,408.83
10/7/2009		KRISPEN S. CARROLL	xx82669	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$69.92
10/6/2009			JOES5200	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
9/29/2009			JOES5073	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/22/2009			JOES4948	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/16/2009			JOES4827	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/9/2009			JOES4701	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/2/2009	2	GMAC MORTGAGE	xx80691	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,127.06
9/2/2009		KRISPEN S. CARROLL	xx79958	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
9/1/2009			JOES4579	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
8/25/2009			JOES4454	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/19/2009			JOES4336	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/11/2009			JOES4211	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/5/2009			JOES4056	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/5/2009	2	GMAC MORTGAGE	xx78189	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,127.06
8/5/2009		KRISPEN S. CARROLL	xx77451	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
7/28/2009			JOES3922	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/21/2009			JOES3803	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/14/2009			JOES3684	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/8/2009	2	GMAC MORTGAGE	xx75524	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$1,604.14
7/8/2009		KRISPEN S. CARROLL	xx74692	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$79.36

3/7/2011			JOES9006	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
3/2/2011	2	GMAC MORTGAGE	xx24027	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
3/2/2011	3	GMAC MORTGAGE	xx24027	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$62.69
3/2/2011	24	GARY J CANJAR	xx23982	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$34.45
3/2/2011		KRISPEN S. CARROLL	xx23236	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$53.62
2/25/2011			JOES2161	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
2/23/2011			JOES4640	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
2/15/2011			JOES8401	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
2/8/2011			JOES0537	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
2/1/2011	2	GMAC MORTGAGE	xx21840	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
2/1/2011	3	GMAC MORTGAGE	xx21840	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$235.11
2/1/2011	24	GARY J CANJAR	xx21799	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$129.20
2/1/2011	25	STATE OF MICHIGAN CD	xx22509	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$19.99
2/1/2011		KRISPEN S. CARROLL	xx21096	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
1/31/2011			JOES5026	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
1/24/2011			JOES6847	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
1/19/2011			JOES2574	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
1/11/2011			JOES9587	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
1/5/2011	2	GMAC MORTGAGE	xx19039	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
1/5/2011	3	GMAC MORTGAGE	xx19039	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$407.50
1/5/2011	24	GARY J CANJAR	xx19001	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$223.94
1/5/2011	25	STATE OF MICHIGAN CD	xx19781	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$34.53
1/5/2011		KRISPEN S. CARROLL	xx18223	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$89.92
1/4/2011			JOESPRO4685	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
12/28/2010			JOES3112	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
12/21/2010			JOES5370	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
12/14/2010			JOES8944	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
12/7/2010			JOES1793	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
12/1/2010	2	GMAC MORTGAGE	xx16656	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
12/1/2010	3	GMAC MORTGAGE	xx16656	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$235.07
12/1/2010	24	GARY J CANJAR	xx16626	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$129.18
12/1/2010	25	STATE OF MICHIGAN CD	xx17375	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$19.99
12/1/2010		KRISPEN S. CARROLL	xx15886	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
11/29/2010			JOES4726	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
11/19/2010			JOES5518	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/15/2010			JOES0214	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/8/2010			JOES2554	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/5/2010	2	GMAC MORTGAGE	xx14366	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
11/5/2010	3	GMAC MORTGAGE	xx14356	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$235.04
11/5/2010	24	GARY J CANJAR	xx14332	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$129.17
11/5/2010	25	STATE OF MICHIGAN CD	xx15064	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$19.99
11/5/2010		KRISPEN S. CARROLL	xx13586	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
11/1/2010			JOES6730	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
10/26/2010			JOES6503	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/15/2010			JOES0913	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/11/2010			JOES4246	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/6/2010	2	GMAC MORTGAGE	xx11880	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
10/6/2010	3	GMAC MORTGAGE	xx11880	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$407.38
10/6/2010	24	GARY J CANJAR	xx11847	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$223.87
10/6/2010	25	STATE OF MICHIGAN CD	xx12607	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$34.72
10/6/2010		KRISPEN S. CARROLL	xx11090	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$89.92
10/4/2010			JOES7515	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
9/27/2010			JOES6793	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/20/2010			JOES9652	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/14/2010			JOES3666	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/8/2010			JOES1963	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/1/2010	2	GMAC MORTGAGE	xx09354	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
9/1/2010	3	GMAC MORTGAGE	xx09354	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$243.19
9/1/2010	24	GARY J CANJAR	xx09324	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$133.64
9/1/2010	25	STATE OF MICHIGAN CD	xx10051	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$20.77
9/1/2010		KRISPEN S. CARROLL	xx08594	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$72.80
8/31/2010			JOES6369	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
8/24/2010			JOES6990	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/16/2010			JOESPRO2138	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/9/2010			JOES4984	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/4/2010	2	GMAC MORTGAGE	xx07166	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$863.94
8/4/2010	3	GMAC MORTGAGE	xx07166	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$161.16
8/4/2010	24	GARY J CANJAR	xx07136	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$88.56
8/4/2010		KRISPEN S. CARROLL	xx06397	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.08
8/2/2010			JOES0657	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
7/26/2010			JOES4689	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/20/2010			JOES8659	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/13/2010			JOES2767	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/7/2010			JOES6420	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/7/2010	0	CHIMKO & ASSOCIATES	xx03733	ATTORNEY FEE - MONTHLY DISBURSEMENTS		\$505.28
7/7/2010	2	GMAC MORTGAGE	xx04726	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$621.78
7/7/2010		KRISPEN S. CARROLL	xx03989	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
6/28/2010			JOES1212	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/21/2010			JOES4487	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/9/2010	2	GMAC MORTGAGE	xx02480	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
6/9/2010	3	GMAC MORTGAGE	xx02480	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$235.30
6/9/2010	24	GARY J CANJAR	xx02447	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$129.31
6/9/2010	25	STATE OF MICHIGAN CD	xx03187	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$19.59
6/9/2010		KRISPEN S. CARROLL	xx01693	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94

4/11/2012	24	GARY J CANJAR	xx60661	AMOUNT DISBURSED TO CREDITOR - INDIVIDUAL CLOSEOUTS		\$503.25
4/11/2012	25	STATE OF MICHIGAN CD	xx60662	AMOUNT DISBURSED TO CREDITOR - INDIVIDUAL CLOSEOUTS		\$76.94
4/11/2012		KRISPEN S. CARROLL	xx60982	TRUSTEE FEE - INDIVIDUAL CLOSEOUTS		\$33.77
4/9/2012	2	GMAC MORTGAGE	xx50138	CANCELLED CONTINUING DEBT PAYMENT/PRINCIPLE		(\$580.19)
4/9/2012		KRISPEN S. CARROLL		TRUSTEE FEE REVERSAL/CONFIRMED CASE		(\$33.77)
1/5/2012	0	DEBORAH LEE DEROLIN	xx50139	DEBTOR REFUND/CASE CLOSED - INDIVIDUAL CLOSEOUTS		\$599.50
1/5/2012	2	GMAC MORTGAGE	xx50138	AMOUNT DISBURSED TO CREDITOR - INDIVIDUAL CLOSEOUTS		\$580.19
1/5/2012		KRISPEN S. CARROLL	xx52738	TRUSTEE FEE - INDIVIDUAL CLOSEOUTS		\$33.77
11/22/2011			JOES3699	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/15/2011			JOES8841	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/8/2011			JOES5007	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
11/2/2011	0	CHIMKO & ASSOCIATES	xx44682	ATTORNEY FEE - MONTHLY DISBURSEMENTS		\$408.04
11/2/2011	2	GMAC MORTGAGE	xx45159	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$689.80
11/2/2011	3	GMAC MORTGAGE	xx45159	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$21.56
11/2/2011		KRISPEN S. CARROLL	xx44340	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$65.15
11/1/2011			JOES7151	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
10/25/2011			JOES6937	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/14/2011			JOES9021	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/12/2011			JOES8990	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
10/6/2011	2	GMAC MORTGAGE	xx42405	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$689.80
10/6/2011	3	GMAC MORTGAGE	xx42405	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$444.66
10/6/2011	24	GARY J CANJAR	xx42340	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$244.36
10/6/2011	25	STATE OF MICHIGAN CD	xx43263	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$37.49
10/6/2011		KRISPEN S. CARROLL	xx41527	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$82.43
10/3/2011			JOES1595	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
9/27/2011			JOES2827	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/19/2011			JOES3791	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/13/2011			JOES5360	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/7/2011			JOES6527	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
9/1/2011	2	GMAC MORTGAGE	xx39600	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$689.80
9/1/2011	3	GMAC MORTGAGE	xx39600	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$296.96
9/1/2011	24	GARY J CANJAR	xx39541	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$163.19
9/1/2011	25	STATE OF MICHIGAN CD	xx40400	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$25.07
9/1/2011		KRISPEN S. CARROLL	xx38765	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$23.98
8/30/2011			JOES8634	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
8/23/2011			JOES9144	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/16/2011			JOES1315	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/9/2011			JOES2396	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/2/2011			JOES5610	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
8/2/2011	2	GMAC MORTGAGE	xx37123	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$689.80
8/2/2011	3	GMAC MORTGAGE	xx37123	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$267.59
8/2/2011	24	GARY J CANJAR	xx37074	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$147.05
8/2/2011	25	STATE OF MICHIGAN CD	xx37914	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$22.63
8/2/2011		KRISPEN S. CARROLL	xx36305	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
7/25/2011			JOES5883	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/19/2011			JOES9427	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/12/2011			JOES0870	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/6/2011			JOES 2877	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
7/1/2011	2	GMAC MORTGAGE	xx34141	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$689.80
7/1/2011	3	GMAC MORTGAGE	xx34141	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$439.98
7/1/2011	24	GARY J CANJAR	xx34079	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$241.78
7/1/2011	25	STATE OF MICHIGAN CD	xx34967	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$37.26
7/1/2011		KRISPEN S. CARROLL	xx33264	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$89.92
6/28/2011			JOES4973	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/21/2011			JOES 5995	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/14/2011			JOES 8299	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/7/2011			JOES2629	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/1/2011			JOES 8298	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
6/1/2011	2	GMAC MORTGAGE	xx31546	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$689.80
6/1/2011	3	GMAC MORTGAGE	xx31546	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$267.54
6/1/2011	24	GARY J CANJAR	xx31496	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$147.02
6/1/2011	25	STATE OF MICHIGAN CD	xx32278	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$22.70
6/1/2011		KRISPEN S. CARROLL	xx30798	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
5/24/2011			JOES 6195	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
5/16/2011			JOES 9161	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
5/10/2011			JOES 9599	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
5/4/2011	2	GMAC MORTGAGE	xx29210	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
5/4/2011	3	GMAC MORTGAGE	xx29210	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$235.05
5/4/2011	24	GARY J CANJAR	xx29164	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$129.17
5/4/2011	25	STATE OF MICHIGAN CD	xx30006	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$19.98
5/4/2011		KRISPEN S. CARROLL	xx28419	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$71.94
5/3/2011			JOES3066	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
4/25/2011			JOES3035	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
4/18/2011			JOES 6600	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
4/12/2011			JOES8472	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
4/6/2011	2	GMAC MORTGAGE	xx26580	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$742.86
4/6/2011	3	GMAC MORTGAGE	xx26580	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$583.00
4/6/2011	24	GARY J CANJAR	xx26532	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$326.38
4/6/2011	25	STATE OF MICHIGAN CD	xx27372	AMOUNT DISBURSED TO CREDITOR - MONTHLY DISBURSEMENTS		\$49.65
4/6/2011		KRISPEN S. CARROLL	xx25732	TRUSTEE FEE - MONTHLY DISBURSEMENTS		\$108.24
4/4/2011			JOES 0424	HOLD EMPLOYER PR DEDUCTION CHECK/ONE DISBURSEMENT	\$299.75	
3/28/2011			JOES2319	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
3/21/2011			JOES 4934	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	
3/14/2011			JOES7994	EMPLOYER PAYROLL DEDUCTION CHECK	\$299.75	

Total Principal Paid	\$40,354.02
Total Principal Owed	\$9,250.27
Total Principal Due	\$3,962.16
Total Interest Paid	\$0.00
Total Interest Due	\$0.00

	Priority	Secured	Unsecured	Other
Claimed	\$3,813.32	\$13,794.78	\$25,777.47	\$0.00
Scheduled	\$3,813.32	\$16,816.27	\$39,908.57	\$0.00
Principal Paid	\$3,813.32	\$36,540.00	\$0.00	\$0.00
Principal Owed	\$0.00	\$9,250.27	\$0.00	\$0.00
Principal Due	\$0.00	\$3,962.16	\$0.00	\$0.00
Interest Paid	\$0.00	\$0.00	\$0.00	\$0.00
Interest Due	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Payment	\$0.00	\$229.91	\$0.00	\$0.00
Collateral	\$0.00	\$0.00	\$0.00	\$0.00

Case Name	Case #	Status	Time	Date	Type/Level	Prs Paid	Prs Paid	Prs Due	Clm Amt	Sett Amt	% Paid	Int Rate	Int Paid	Int Due	Costs Paid	Costs Due	Prs Cld	Prs Fld	Spec Fee	Spec Due	Prs Due
JOHN J. GARCIA	24	✓	SECURED	U	12	\$119.99	\$119.99	\$0.00	\$11,997.00	\$0.00	0.00%		\$0.00	\$0.00	\$0.00	\$0.00					\$11,997.00
STATE OF MICHIGAN CD (trustee)00000000	25	✓	SECURED	S	12	\$29.94	\$588.00	\$558.06	\$1,799.32	\$3,717.83	32.49%		\$0.00	\$0.00	\$0.00	\$0.00					\$3,717.83
RECOVERED FUNDING LLC (trustee)00000000	5	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$2,421.12	\$2,421.10			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
PORTFOLIO RECOVERY ASSOC (trustee)00000000	6	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$3,826.50	\$3,704.39			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
BANK OF AMERICA (trustee)00000000	7	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$0.00	\$0,717.01			\$0.00	\$0.00	\$0.00	\$0.00			X		\$0.00
CAPITAL ONE (trustee)00000000	7	✓	UNSECURED	U	23	\$0.00	\$0.00	\$0.00	\$0.00	\$1,643.74			\$0.00	\$0.00	\$0.00	\$0.00			C		\$0.00
PORTFOLIO RECOVERY ASSOC (trustee)00000000	11	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$1,448.33	\$1,421.60			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
PORTFOLIO RECOVERY ASSOC (trustee)00000000	13	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$8,807.32	\$8,827.32			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
INVESTOR FINANCIAL (trustee)00000000	14	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$1,448.33	\$1,448.33			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
PORTFOLIO RECOVERY ASSOC (trustee)00000000	15	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$1,417.34	\$1,473.60			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
MC PINEY (trustee)00000000	16	✓	UNSECURED	U	32	\$0.00	\$0.00	\$0.00	\$0.00	\$18.91			\$0.00	\$0.00	\$0.00	\$0.00			X		\$0.00
SCF & CO (trustee)00000000	17	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$0.00	\$206.30			\$0.00	\$0.00	\$0.00	\$0.00			X		\$0.00
INVESTMENT CAPITAL (trustee)00000000	18	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$1,213.24	\$0,033.30			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
RECOVERED FUNDING LLC (trustee)00000000	19	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$1,587.54	\$0,046.33			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
SCOUT ESTATEMENT (trustee)00000000	20	✓	UNSECURED	U	23	\$0.00	\$0.00	\$0.00	\$623.05	\$623.00			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
PORTFOLIO RECOVERY ASSOC (trustee)00000000	21	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$1,046.79	\$1,096.79			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
FINNEY NATIONAL BANK (trustee)00000000	22	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$0.00	\$4,761.58			\$0.00	\$0.00	\$0.00	\$0.00			X		\$0.00
MIDWESTERN MUTUAL (trustee)00000000	23	✓	UNSECURED	U	33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$0.00	\$0.00			X		\$0.00
CHARTER THOMPSON OF TOWSON (trustee)00000000	3	✓	PROP TAX	R	99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		9.00%	\$0.00	\$0.00	\$0.00	\$0.00			R		\$0.00
GENEX PORTLAND (trustee)00000000	2	✓	CLIP FTE	AA	99	\$589.40	\$2,611.74	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$0.00	\$0.00					\$0.00
GENEX PORTLAND (trustee)00000000	2	✓	UNSECURED	A	99	\$163.45	\$1,763.97	\$13,296.42	\$13,999.42	\$6,214.00			\$0.00	\$0.00	\$0.00	\$0.00					\$6,214.00
MANUFACTURER'S FINANCE CO (trustee)00000000	6	✓	AUTOMOB																		

Name	Description	Level	Fee in Plan	Fee Paid Outside	Fee Paid to Date	Initial Amount	Monthly Payment	Fee Remaining
CHIRKO & ASSOCIATES	ATTORNEY FEE'S		\$3,813.32	\$100.00	\$3,813.32	\$0.00	\$0.00	\$0.00

No Clerk Names have been established for to this case.

Name	Description	Level	Retard Amount	Amount Paid	Amount Owed
DEBORAH LEE DEROUIN	DEATOR REFUND	A	\$0.00	\$0.00	\$0.00
DEBORAH LEE DEROUIN	DEATOR REFUND	B	\$589.50	\$589.50	\$0.00

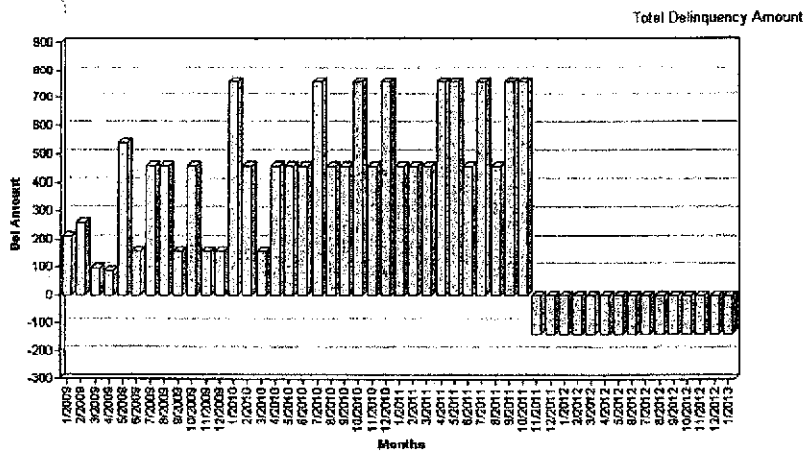
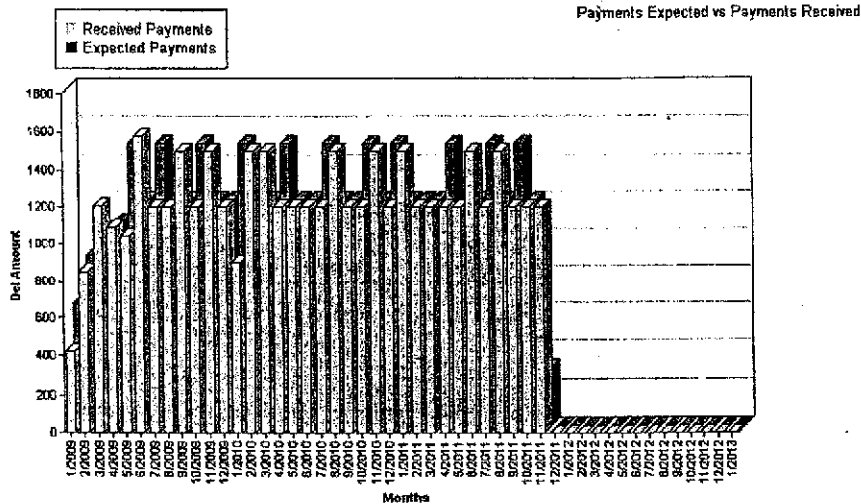
Creditor Type	Cost	No Cost	SubTotal	Trustee	Total
Notice / Filing Fees					
Secured	\$5,288.11		\$5,288.11	\$278.32	\$5,566.43
Secured Arrears	\$10,746.13		\$10,746.13	\$565.59	\$11,311.72
Unsecured					
Priority					
Attorney					
Continuing Debt Arrears	\$689.80		\$689.80	\$36.31	\$726.11
Totals	\$16,724.04		\$16,724.04	\$880.21	\$17,604.25
				Balance on Hand	
				Totals Less Balance on Hand	\$17,604.25
Continuity Payments	\$669.80		\$669.80	\$36.31	\$706.11
Regular Payments	\$593.76		\$593.76	\$31.25	\$625.01

Financials

Date	Payee	Payee Name	Source / Check	Description	Receipts	Disbursements
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17		5/2010	\$1,199.00	\$1,199.00	\$460.43
18		6/2010	\$1,199.00	\$1,199.00	\$460.43
19		7/2010	\$1,498.75	\$1,199.00	\$760.18
20		8/2010	\$1,199.00	\$1,498.75	\$460.43
21		9/2010	\$1,199.00	\$1,199.00	\$460.43
22		10/2010	\$1,498.75	\$1,199.00	\$760.18
23		11/2010	\$1,199.00	\$1,498.75	\$460.43
24		12/2010	\$1,498.75	\$1,199.00	\$760.18
25		1/2011	\$1,199.00	\$1,498.75	\$460.43
26		2/2011	\$1,199.00	\$1,199.00	\$460.43
27		3/2011	\$1,199.00	\$1,199.00	\$460.43
28		4/2011	\$1,498.75	\$1,199.00	\$760.18
29		5/2011	\$1,199.00	\$1,199.00	\$760.18
30		6/2011	\$1,199.00	\$1,498.75	\$460.43
31		7/2011	\$1,498.75	\$1,199.00	\$760.18
32		8/2011	\$1,199.00	\$1,498.75	\$460.43
33		9/2011	\$1,498.75	\$1,199.00	\$760.18
34		(Closed: 11/11) 10/2011	\$1,199.00	\$1,199.00	\$760.18
35		(Closed: 11/11) 11/2011	\$299.75	\$1,199.00	(\$139.07)

Total Delinquent Amount: (\$139.07)



Payee Summary

Number of Claims	27
Total Amount Claimed	\$43,385.57
Total Amount Scheduled	\$60,538.16

46	3/5/2010	3/11/2010	\$299.75	\$13,788.50
47	3/12/2010	3/18/2010	\$299.75	\$14,088.25
48	3/19/2010	3/25/2010	\$299.75	\$14,388.00
49	3/26/2010	4/1/2010	\$299.75	\$14,687.75
50	4/2/2010	4/8/2010	\$299.75	\$14,987.50
51	4/9/2010	4/15/2010	\$299.75	\$15,287.25
52	4/16/2010	4/22/2010	\$299.75	\$15,587.00
53	4/23/2010	4/29/2010	\$299.75	\$15,886.75
54	4/30/2010	5/6/2010	\$299.75	\$16,186.50
55	5/7/2010	5/13/2010	\$299.75	\$16,486.25
56	5/14/2010	5/20/2010	\$299.75	\$16,786.00
57	5/21/2010	5/27/2010	\$299.75	\$17,085.75
58	5/28/2010	6/3/2010	\$299.75	\$17,385.50
59	6/4/2010	6/10/2010	\$299.75	\$17,685.25
60	6/11/2010	6/17/2010	\$299.75	\$17,985.00
61	6/18/2010	6/24/2010	\$299.75	\$18,284.75
62	6/25/2010	7/1/2010	\$299.75	\$18,584.50
63	7/2/2010	7/8/2010	\$299.75	\$18,884.25
64	7/9/2010	7/15/2010	\$299.75	\$19,184.00
65	7/16/2010	7/22/2010	\$299.75	\$19,483.75
66	7/23/2010	7/29/2010	\$299.75	\$19,783.50
67	7/30/2010	8/5/2010	\$299.75	\$20,083.25
68	8/6/2010	8/12/2010	\$299.75	\$20,383.00
69	8/13/2010	8/19/2010	\$299.75	\$20,682.75
70	8/20/2010	8/26/2010	\$299.75	\$20,982.50
71	8/27/2010	9/2/2010	\$299.75	\$21,282.25
72	9/3/2010	9/9/2010	\$299.75	\$21,582.00
73	9/10/2010	9/16/2010	\$299.75	\$21,881.75
74	9/17/2010	9/23/2010	\$299.75	\$22,181.50
75	9/24/2010	9/30/2010	\$299.75	\$22,481.25
76	10/1/2010	10/7/2010	\$299.75	\$22,781.00
77	10/8/2010	10/14/2010	\$299.75	\$23,080.75
78	10/15/2010	10/21/2010	\$299.75	\$23,380.50
79	10/22/2010	10/28/2010	\$299.75	\$23,680.25
80	10/29/2010	11/4/2010	\$299.75	\$23,980.00
81	11/5/2010	11/11/2010	\$299.75	\$24,279.75
82	11/12/2010	11/18/2010	\$299.75	\$24,579.50
83	11/19/2010	11/25/2010	\$299.75	\$24,879.25
84	11/26/2010	12/2/2010	\$299.75	\$25,179.00
85	12/3/2010	12/9/2010	\$299.75	\$25,478.75
86	12/10/2010	12/16/2010	\$299.75	\$25,778.50
87	12/17/2010	12/23/2010	\$299.75	\$26,078.25
88	12/24/2010	12/30/2010	\$299.75	\$26,378.00
89	12/31/2010	1/6/2011	\$299.75	\$26,677.75
90	1/7/2011	1/13/2011	\$299.75	\$26,977.50
91	1/14/2011	1/20/2011	\$299.75	\$27,277.25
92	1/21/2011	1/27/2011	\$299.75	\$27,577.00
93	1/28/2011	2/3/2011	\$299.75	\$27,876.75
94	2/4/2011	2/10/2011	\$299.75	\$28,176.50
95	2/11/2011	2/17/2011	\$299.75	\$28,476.25
96	2/18/2011	2/24/2011	\$299.75	\$28,776.00
97	2/25/2011	3/3/2011	\$299.75	\$29,075.75
98	3/4/2011	3/10/2011	\$299.75	\$29,375.50
99	3/11/2011	3/17/2011	\$299.75	\$29,675.25
100	3/18/2011	3/24/2011	\$299.75	\$29,975.00
101	3/25/2011	3/31/2011	\$299.75	\$30,274.75
102	4/1/2011	4/7/2011	\$299.75	\$30,574.50
103	4/8/2011	4/14/2011	\$299.75	\$30,874.25
104	4/15/2011	4/21/2011	\$299.75	\$31,174.00
105	4/22/2011	4/28/2011	\$299.75	\$31,473.75
106	4/29/2011	5/5/2011	\$299.75	\$31,773.50
107	5/6/2011	5/12/2011	\$299.75	\$32,073.25
108	5/13/2011	5/19/2011	\$299.75	\$32,373.00
109	5/20/2011	5/26/2011	\$299.75	\$32,672.75
110	5/27/2011	6/2/2011	\$299.75	\$32,972.50
111	6/3/2011	6/9/2011	\$299.75	\$33,272.25
112	6/10/2011	6/16/2011	\$299.75	\$33,572.00
113	6/17/2011	6/23/2011	\$299.75	\$33,871.75
114	6/24/2011	6/30/2011	\$299.75	\$34,171.50
115	7/1/2011	7/7/2011	\$299.75	\$34,471.25
116	7/8/2011	7/14/2011	\$299.75	\$34,771.00
117	7/15/2011	7/21/2011	\$299.75	\$35,070.75
118	7/22/2011	7/28/2011	\$299.75	\$35,370.50
119	7/29/2011	8/4/2011	\$299.75	\$35,670.25
120	8/5/2011	8/11/2011	\$299.75	\$35,970.00
121	8/12/2011	8/18/2011	\$299.75	\$36,269.75
122	8/19/2011	8/25/2011	\$299.75	\$36,569.50
123	8/26/2011	9/1/2011	\$299.75	\$36,869.25
124	9/2/2011	9/8/2011	\$299.75	\$37,169.00
125	9/9/2011	9/15/2011	\$299.75	\$37,468.75
126	9/16/2011	9/22/2011	\$299.75	\$37,768.50
127	9/23/2011	9/29/2011	\$299.75	\$38,068.25
128	9/30/2011	10/6/2011	\$299.75	\$38,368.00
129	10/7/2011	10/13/2011	\$299.75	\$38,667.75
130	10/14/2011	10/20/2011	\$299.75	\$38,967.50
131	10/21/2011	10/27/2011	\$299.75	\$39,267.25
132	10/28/2011	11/3/2011	\$299.75	\$39,567.00
Total				\$39,567.00

Breakdown for Combined Schedules					
Period	Date (Month/Year)	Payment Due	Payment Received	Forgive Amount	Amount Due
1	1/2009	\$636.93	\$424.62		\$212.31
2	2/2009	\$897.21	\$849.24		\$46.97
3	3/2009	\$1,041.12	\$1,205.46		\$164.34
4	4/2009	\$1,080.59	\$1,089.09		\$-1.50
5	5/2009	\$1,498.75	\$1,045.76		\$452.99
6	6/2009	\$1,199.00	\$1,578.75		\$379.75
7	7/2009	\$1,498.75	\$1,199.00		\$299.75
8	8/2009	\$1,199.00	\$1,199.00		\$0.00
9	9/2009	\$1,199.00	\$1,498.75		\$299.75
10	10/2009	\$1,498.75	\$1,199.00		\$299.75
11	11/2009	\$1,199.00	\$1,498.75		\$299.75
12	12/2009	\$1,199.00	\$1,199.00		\$0.00
13	1/2010	\$1,498.75	\$899.25		\$599.50
14	2/2010	\$1,199.00	\$1,498.75		\$299.75
15	3/2010	\$1,199.00	\$1,498.75		\$299.75
16	4/2010	\$1,498.75	\$1,199.00		\$299.75

CREDITOR	BANK OF AMERICA	1100 N KING ST	WILMINGTON	DE	19884		
CREDITOR	BANK OF AMERICA	P O BOX 15726	WILMINGTON	DE	19886		
CREDITOR	CAPITAL ONE	P O BOX 30281	SALT LAKE CITY	UT	84130		
CREDITOR	CAPITAL ONE	P O BOX 30285	SALT LAKE CITY	UT	84130	174459	
CREDITOR	CHARTER TOWNSHIP OF REDFORD	P O BOX 35401	REDFORD	MI	48239	416450	
CREDITOR	CITIBANK	ATTN: CLAIMS DEPT MC2135	SIOUX FALLS	SD	57117	111259	
CREDITOR	DISCOVER FINANCIAL	P O BOX 3008	NEW ALBANY	OH	43054	344303	
CREDITOR	ECAST SETTLEMENT CORPORATION	P O BOX 7247-6971	PHILADELPHIA	PA	19170	432811	
CREDITOR	GARY J CANJAR	6810 SOUTH CEDAR SUITE 2-D	LANSING	MI	48911		
CREDITOR	GMAc MORTGAGE	ATTN: PAYMENT PROCESSING	WATERLOO	IA	50702	385401	
CREDITOR	KC PENNY	P O BOX 960001	ORLANDO	FL	32896	025528	
CREDITOR	KOHLS COLLECTION AGENCY	P O BOX 2983	MILWAUKEE	WI	53201	674895	
CREDITOR	PORTFOLIO RECOVERY ASSOC	P O BOX 12914	NORFOLK	VA	23541	252927	
CREDITOR	PROVIDIAN WASHINGTON MUTUAL	P O BOX 15153	WILMINGTON	DE	19886		Yes
CREDITOR	RESURGENT CAPITAL	P O BOX 10587	GREENVILLE	SC	29603	593946	
CREDITOR	ROUNDUP FUNDING LLC	MS550	SEATTLE	WA	98111	426341	
CREDITOR	STATE OF MICHIGAN CD	MICHIGAN DEPT OF TREASURY/AG	LANSING	MI	48909	010056	
CREDITOR	TARGET NATIONAL BANK	P O BOX 660170	DALLAS	TX	75266		
CREDITOR	WASHINGTON MUTUAL	P O BOX 15153	WILMINGTON	DE	19886		

Debtor Pay Schedules

Start Date	Number Periods	Amount	How Often	Who's Paying	Order Date	Action
1/16/2009	6.00	\$212.31	WEEKLY	JOE'S PRODUCE	1/6/2009	None
2/27/2009	6.00	\$260.28	WEEKLY	JOE'S PRODUCE	3/9/2009	None
4/24/2009	end of plan	\$299.75	WEEKLY	JOE'S PRODUCE	4/25/2009	None

Forgive Information

Date	Amount	Description
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Payments Expected for Step 1:

Period	Start Date	End Date	Payment Amount Expected	Total
1	1/16/2009	1/22/2009	\$212.31	\$212.31
2	1/23/2009	1/29/2009	\$212.31	\$424.62
3	1/30/2009	2/5/2009	\$212.31	\$636.93
4	2/6/2009	2/12/2009	\$212.31	\$849.24
5	2/13/2009	2/19/2009	\$212.31	\$1,061.55
6	2/20/2009	2/26/2009	\$212.31	\$1,273.86
Total				\$1,273.86

Payments Expected for Step 2:

Period	Start Date	End Date	Payment Amount Expected	Total
1	2/27/2009	3/5/2009	\$260.28	\$260.28
2	3/6/2009	3/12/2009	\$260.28	\$520.56
3	3/13/2009	3/19/2009	\$260.28	\$780.84
4	3/20/2009	3/26/2009	\$260.28	\$1,041.12
5	3/27/2009	4/2/2009	\$260.28	\$1,301.40
6	4/3/2009	4/9/2009	\$260.28	\$1,561.68
7	4/10/2009	4/16/2009	\$260.28	\$1,821.96
8	4/17/2009	4/23/2009	\$260.28	\$2,082.24
Total				\$2,082.24

Payments Expected for Step 3:

Period	Start Date	End Date	Payment Amount Expected	Total
1	4/24/2009	4/30/2009	\$299.75	\$299.75
2	5/1/2009	5/7/2009	\$299.75	\$599.50
3	5/8/2009	5/14/2009	\$299.75	\$899.25
4	5/15/2009	5/21/2009	\$299.75	\$1,199.00
5	5/22/2009	5/28/2009	\$299.75	\$1,498.75
6	5/29/2009	6/4/2009	\$299.75	\$1,798.50
7	6/5/2009	6/11/2009	\$299.75	\$2,098.25
8	6/12/2009	6/18/2009	\$299.75	\$2,398.00
9	6/19/2009	6/25/2009	\$299.75	\$2,697.75
10	6/26/2009	7/2/2009	\$299.75	\$2,997.50
11	7/3/2009	7/9/2009	\$299.75	\$3,297.25
12	7/10/2009	7/16/2009	\$299.75	\$3,597.00
13	7/17/2009	7/23/2009	\$299.75	\$3,896.75
14	7/24/2009	7/30/2009	\$299.75	\$4,196.50
15	7/31/2009	8/6/2009	\$299.75	\$4,496.25
16	8/7/2009	8/13/2009	\$299.75	\$4,796.00
17	8/14/2009	8/20/2009	\$299.75	\$5,095.75
18	8/21/2009	8/27/2009	\$299.75	\$5,395.50
19	8/28/2009	9/3/2009	\$299.75	\$5,695.25
20	9/4/2009	9/10/2009	\$299.75	\$5,995.00
21	9/11/2009	9/17/2009	\$299.75	\$6,294.75
22	9/18/2009	9/24/2009	\$299.75	\$6,594.50
23	9/25/2009	10/1/2009	\$299.75	\$6,894.25
24	10/2/2009	10/8/2009	\$299.75	\$7,194.00
25	10/9/2009	10/15/2009	\$299.75	\$7,493.75
26	10/16/2009	10/22/2009	\$299.75	\$7,793.50
27	10/23/2009	10/29/2009	\$299.75	\$8,093.25
28	10/30/2009	11/5/2009	\$299.75	\$8,393.00
29	11/6/2009	11/12/2009	\$299.75	\$8,692.75
30	11/13/2009	11/19/2009	\$299.75	\$8,992.50
31	11/20/2009	11/26/2009	\$299.75	\$9,292.25
32	11/27/2009	12/3/2009	\$299.75	\$9,592.00
33	12/4/2009	12/10/2009	\$299.75	\$9,891.75
34	12/11/2009	12/17/2009	\$299.75	\$10,191.50
35	12/18/2009	12/24/2009	\$299.75	\$10,491.25
36	12/25/2009	12/31/2009	\$299.75	\$10,791.00
37	1/1/2010	1/7/2010	\$299.75	\$11,090.75
38	1/8/2010	1/14/2010	\$299.75	\$11,390.50
39	1/15/2010	1/21/2010	\$299.75	\$11,690.25
40	1/22/2010	1/28/2010	\$299.75	\$11,990.00
41	1/29/2010	2/4/2010	\$299.75	\$12,289.75
42	2/5/2010	2/11/2010	\$299.75	\$12,589.50
43	2/12/2010	2/18/2010	\$299.75	\$12,889.25
44	2/19/2010	2/25/2010	\$299.75	\$13,189.00
45	2/26/2010	3/4/2010	\$299.75	\$13,488.75

PRINT INQUIRY

Close Window

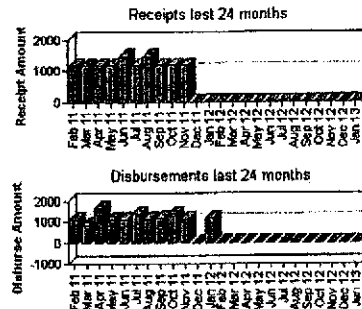
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08-70841-SWR	DEBORAH LEE DEROUIN (xxx-xx-6989)	17690 NORBORNE • REDFORD • MI • 48240	\$299.75 WK	Bar Date(s): 4/30/2009 (has passed) 6/15/2009 (has passed) 4/25/2009
Trustee: Krispen S. Carroll		Attorney: CHINKO & ASSOCIATES		Case Status: DISMISSED AFTER CONFIRMATION (11/9/2011)

The data on these pages has not been audited and is provided for general information only.

Case Profile

Balance on Hand	\$0.00
Last Receipt Date	Tuesday, November 22, 2011
Last Receipt Amount	\$299.75
Last Disburse Date	Wednesday, April 11, 2012
341 Meeting Date	Friday, January 30, 2009 10:00 AM
Date Petition Filed	Wednesday, December 17, 2008
Total Paid Into the Plan	\$43,361.92
Total Disbursed	\$43,361.92
Attorney Payee / Level	CHINKO & ASSOCIATES (248) 284-1661 / 5
Judge	STEVEN W RHODES
Plan Terms	60
Months Remaining	32 (77 from Confirmation)
Percent to Unsecureds	0.000%
Bar Check Status	Yes
Disburse Flag	Yes
Months Since Confirmation	45
Months Since Petition Filed	49



CASE DETAIL

Debtor Type	Individual
Trustee's Percentage	5.00%
Total Paid to Trustee	\$2,408.40
Permanent Hold	\$0.00
Temporary Hold	\$0.00
Unsecured Interest	0.00%
Attorney Percentage	0.00%
Attorney Pay Level For Percentage	0

DATES AND TIMES

Plan Filed Date	Friday, January 02, 2009
Petition Filed Date	Wednesday, December 17, 2008
First Meeting Date	Friday, January 30, 2009 10:00 AM
First Payment Due Date	Friday, January 16, 2009
Confirmation Hearing Date	Wednesday, March 11, 2009 1:30 PM
Date Case Confirmed	Saturday, April 25, 2009
Show Cause Date	
Probation Date	
Last Letter Date	
Closed Date	Wednesday, November 09, 2011
Cleared Date	
Reinstate	Wednesday, January 21, 2009
Plan Exp. Date	Friday, April 25, 2014
Post Conf Review	Thursday, August 20, 2009
Final Report Review Date	Friday, April 01, 2011
Close Summary Date	Thursday, April 26, 2012
Final Report Print Date	Friday, June 08, 2012
Final Report ECF	Friday, June 08, 2012

ADDITIONAL AMOUNTS

DEBTOR PAY SCHEDULE

JOE'S PRODUCE paying \$299.75 WEEKLY for DEBORAH LEE DEROUIN

CODES AND FLAGS

Region	1 - Region 1
District	1 - Eastern District of Michigan
Division	1 - Southern Division
Comp #	
Comp #	
Claims Register	
Post Flag	
Comment 1	
Comment 2	
End Digit	41
Tax Refund %	100
Incomplete Flag	
A/X/A	
Te Transfer From	1012(5)
TSC/ECF Date of Plan	
Base Flag	
Close Flag	
Final Report Flag	
Off Site	
341 Meeting Room	
ACH	
Not Eligible for Discharge	
Notice of Completion	
Converted to Ch 13	
Receiver Appointed	
DSO Letters	
Companion/Consolidated Case	
Objection to Notice of Completion Filed	
2848 - Scanned	
2848 - Faxed	
2848 - Revoked	
Debtor Orientation Attended	
Hidden Case	
2848 - Expiration Year	
Means Test Line 59 Amount	
Amount Required by the LQA	
Joint Debtor Removed From Case	
Debtor 1 or 2 Deceased - Enter 1 or 2	

DEBTOR1 - DEBORAH LEE DEROUIN

Address 1	17690 NORBORNE
Address 2	
City, State	REDFORD MI
Zip Code	48240-0000
Phone	
SSN	xxx-xx-6989
AKA	
DBA	

DEBTOR2 -

Address 1	
Address 2	
City, State	
Zip Code	
Phone	
SSN	
AKA	
DBA	

Parties for this Case

Type	Name	Address 1	City	State	Zip	Short Can	RO
DEBTOR1	DEBORAH LEE DEROUIN	17690 NORBORNE	REDFORD	MI	48240		
DEBTOR2					00000		
ATTORNEY	CHINKO & ASSOCIATES	26212 WOODWARD AVE	ROYAL OAK	MI	48067	002801	
EMPLOYER	JOE'S PRODUCE	33152 W 7 MILE RD	LIVONIA	MI	48152		
CREDITOR	54A DISTRICT COURT	CITY HALL 6TH FLOOR	LANSING	MI	48933	670263	
CREDITOR	AMERICAN HONDA FINANCE CORP	P O BOX 158088	IRVING	TX	75016	247979	

280.6775